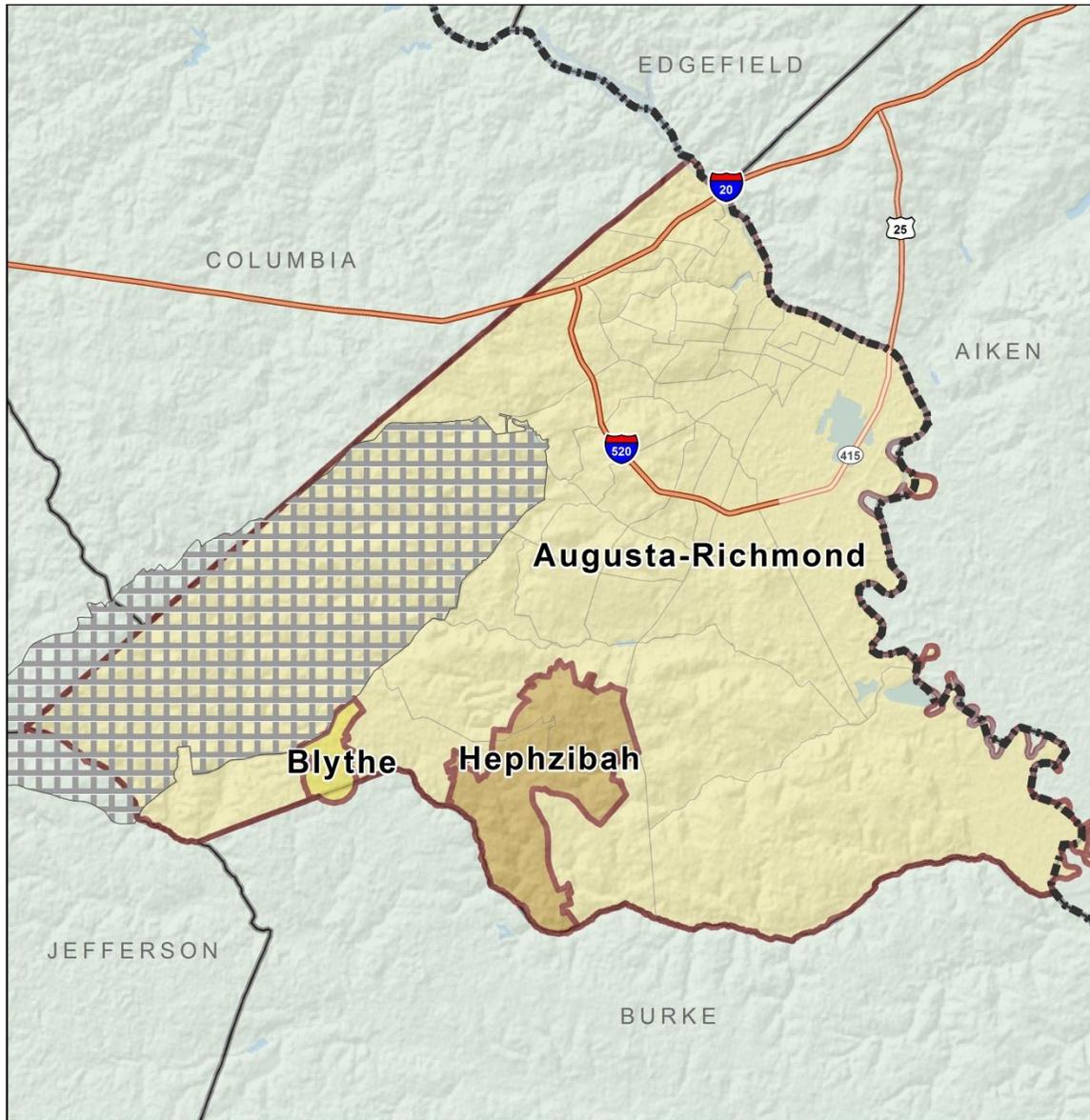


THE 2013 AUGUSTA-RICHMOND COUNTY ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



DRAFT REPORT FOR PUBLIC REVIEW

JANUARY 3, 2014



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HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

People who believe they have been discriminated against should contact

In Augusta-Richmond County:

The Georgia Commission on Equal Opportunity (GCEO)
Suite 1002 - West Tower
2 Martin Luther King, Jr. Drive, SE
Atlanta, Georgia, 30334
404-656-1736 (in Atlanta), 800-473-OPEN (within Georgia)
404-656-4399 (fax)
<http://www.gceo.state.ga.us/housing.htm>

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EXECUTIVE SUMMARY

A. PURPOSE, PROCESS, AND METHODOLOGY

AI PURPOSE AND PROCESS

As a requirement of receiving funds under the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME), and the Emergency Solutions Grant (ESG), entitlement jurisdictions must submit certification of affirmatively furthering fair housing to the U.S. Department of Housing and Urban Development (HUD). This certification has three elements:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI),
2. Take actions to overcome the effects of any impediments identified, and
3. Maintain records reflecting the actions taken in response to the analysis.

In the *Fair Housing Planning Guide*, page 2-8, HUD provides a definition of impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect.¹

The list of protected classes included in the above definition is drawn from the federal Fair Housing Act, which was first enacted in 1968. However, state and local governments may enact fair housing laws that extend protection to other groups, and the AI is expected to address housing choice for these additional protected classes as well.

The AI process affirmatively furthers fair housing involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, and housing transactions, particularly for persons who are protected under fair housing law.

The development of an AI also includes public input and review via direct contact with stakeholders, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified impediments.

METHODOLOGY

As part of the consolidated planning process, and as a requirement for receiving HUD formula grant funding, Augusta and Richmond County is undertaking this AI to evaluate impediments to fair housing choice within the County.

¹ U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide*. Vol. 1, p. 2-8. http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf

In Augusta and Richmond County, fair housing law is covered by the federal Fair Housing Act—which includes protections based on race, color, religion, national origin, sex, disability, and familial status—and by the State of Georgia, which enshrines protections for these same groups in its State Code. There is no local fair housing ordinance in Augusta and Richmond County.

The purpose of this report is to determine current impediments to fair housing choice at work in Augusta and Richmond County and to suggest actions that the local community can consider in order to overcome the identified impediments. Thus, this report represents only the first step in the three-part certification process presented on the previous page.

This AI was conducted through the assessment of a number of quantitative and qualitative sources. Quantitative sources used in analyzing fair housing choice in the Augusta and Richmond County included:

- Socio-economic and housing data from the U.S. Census Bureau,
- Employment data from the U.S. Bureau of Labor Statistics,
- Economic data from the U.S. Bureau of Economic Analysis,
- Investment data gathered in accordance with the Community Reinvestment Act,
- Home loan application data from the Home Mortgage Disclosure Act, and
- Housing complaint data from HUD.

Qualitative research included evaluation of relevant existing fair housing research and national and state fair housing legal cases. Additionally, this research included the evaluation of information gathered from several public input opportunities conducted in relation to this AI. This included a 2013 Fair Housing Survey of 30 stakeholders in the County to investigate fair housing issues in the private and public sectors. Also included were two forums held in Augusta to allow public input and reaction to preliminary findings of the AI.

Ultimately, a list of potential impediments was drawn from these sources and further evaluated based on HUD's definition of impediments to fair housing choice, as presented on the previous page. Potential impediments to fair housing choice present within the County were identified, along with actions to consider in order to overcome or reduce the possible impediments.

B. SUMMARY OF FINDINGS

This AI reviews both the public and private sector contexts for Augusta and Richmond County's housing markets, in order to determine the effects these forces have on housing choice. As part of that review, analysis of demographic, economic, and housing data provide background context for the environments in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of the County's residents.

Once this contextual background analysis has been performed, detailed review of fair housing laws, cases, studies, complaints, and public involvement data can be better supported by the background information. The structure provided by local, state, and federal fair housing laws

shapes the complaint and advocacy processes available in the County, as do the services provided by local, state, and federal agencies. Private sector factors in the homeownership and rental markets, such as home mortgage lending practices, have substantive influence on fair housing choice. In the public sector, policies and practices can significantly affect the housing choice decision.

Complaint data and AI public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes, and confirm suspected findings from the contextual and supporting data.

SOCIO-ECONOMIC CONTEXT

According to the Census Bureau, between 2000 and 2010, the population in Richmond County grew from 199,775 to 200,549 persons, or by .4 percent. Over this time period, the county experienced a slight shift toward greater representation of residents over the age of 55. The racial and ethnic composition of the County also changed over the decade, as the White population shrunk and the populations of Black, Asian, and Multi-racial County residents all expanded. In terms of ethnicity, the Hispanic population also experienced considerable growth, though this group still accounted for a relatively small percentage of the total population in 2010. Geographically, black and white residents tended to occupy different parts of the county and this tendency did not change appreciably over the decade.

Economic data for Augusta and Richmond County demonstrate the impact of the recent recession. The local labor market witnessed a marked reduction in available full- and part-time work after 2008, causing the unemployment rate to climb. However, real per capita income fell only slightly in the County, contrary to statewide trends, as those who kept their jobs found that, on average, their rate of pay continued to grow through the late 2000s. Nevertheless, the poverty rate increased considerably over the decade, climbing from 19.6 percent in 2000 to an average of nearly 24 percent in 2011.

The Augusta and Richmond County housing markets witnessed a shift from owner-occupied toward renter-occupied households between 2000 and 2010, a trend that was reflected in the decrease in the number of vacant housing units available for rent at the end of the decade. Of more concern is the growth in the number of vacant units classified as “Other Vacant”; these units are not on the market, and their presence in large concentrations may contribute to blight in areas in which such concentrations occur. Analysis of the geographic distribution of “other vacant” units reveals that these units have tended to occur in areas with high rates of poverty.

There were also some encouraging signs from the Augusta and Richmond Housing market. Overcrowding was less of an issue at the end of the decade than it had been at the beginning, and households with incomplete plumbing or kitchen facilities made up less than 1 percent of all housing stock. However, the average household became considerably more cost-burdened between 2000 and 2011.

REVIEW OF FAIR HOUSING LAWS, STUDIES, AND CASES

A review of laws, studies, cases, and related materials relevant to fair housing in Augusta and Richmond County revealed that the fair housing laws applicable to Augusta and Richmond

County extend to only those groups enumerated in the federal fair housing law, and Georgia State law precludes the expansion of those protections at the local level. There are no local fair housing ordinances in Augusta and Richmond County. A review of fair housing case law did not produce any examples of fair housing cases filed in Augusta and Richmond County.

FAIR HOUSING STRUCTURE

A review of the fair housing profile in Richmond County revealed that the options available to those who feel they have experienced discrimination in the housing sector are fairly limited. Those wishing to file a housing complaint may call Augusta Housing and Community Development, though this agency does not focus exclusively on fair housing enforcement. Complainants may also direct their complaints to Metro Fair Housing Services or JCVision, both current or previous FHIP grantees, though neither of these groups focuses their advocacy on fair housing issues in Augusta and Richmond County. Complaints may also be filed through the Georgia Commission on Equal Opportunity or the local HUD office in Atlanta.

FAIR HOUSING IN THE PRIVATE SECTOR

Evaluation of the private housing sector included review of home mortgage loan application information, as well as mortgage lending practices, fair housing complaint data, and results from the private sector section of the 2013 Fair Housing Survey.

Evaluation of home purchase loan applications from 2004 through 2011 showed an average eight-year denial rate of 18.6 percent. Women were turned down more frequently than men, and Black applicants were turned down more frequently than White applicants. Uneven denial rates were seen to occur even when applicants of different racial or ethnic groups had similar income levels. In most groups, the denial rate tended to decline as income-level rose; however, this tendency was not observed among Hispanic applicants, who experienced a spike in denial rates for applicants in the middle- to high-income range.

Analysis of originated loans with high annual percentage rates showed that Black and Hispanic populations were also disproportionately issued these types of lower-quality loan products. In general, HALs tended to be geographically concentrated in the area around Fort Gordon and in areas of high poverty in and around downtown Augusta. When examined by race and ethnicity, HALs to Black applicants were seen to be particularly common in areas with traditionally high concentrations of Black residents; however, Hispanic and White applicants were issued HALs largely in areas in which those residents have not tended to be concentrated. In the case of these latter groups, the distribution of HALs tended to reflect the general trend in which HALs were issued disproportionately in areas with disproportionate rates of poverty.

Analysis of data from the CRA, which is intended to encourage investment in low- and moderate-income areas, showed that business loans did not tend to be directed toward the areas with lower incomes in Augusta and Richmond County as frequently as they were toward higher income areas.

Only 9 fair housing–related complaints were filed in the County from 2004 through October 2013, according to HUD. These complaints included residents who claimed to have suffered

discrimination on the basis of disability, sex, and race. At issue in these complaints were the following:

- Discriminatory terms, conditions, privileges, or services and facilities.
- Discriminatory terms, conditions, or privileges relating to rental
- Discriminatory refusal to rent; and
- Failure to make reasonable accommodation.

Results from the private sector portion of the 2013 Fair Housing Survey demonstrate that respondents were largely unaware of any barriers to fair housing choice in the private sector. This is due primarily to a lack of understanding. When asked to provide additional commentary with their answers to the questions in this part of the survey, respondents who noted an awareness of barriers to fair housing choice focused on the discrimination against racial or ethnic groups in the home lending and home appraisal industries, neglect of geographic areas with high concentrations of racial minorities and higher rates of poverty and a need for better education among stakeholders.

FAIR HOUSING IN THE PUBLIC SECTOR

Evaluation of the distribution of affordable and public housing units demonstrated that the latter tended to be concentrated in areas of high poverty although this tendency was less pronounced in the distribution of affordable housing. Almost all of the units of both types were located on or near public transit routes.

Results from the public sector section of the 2013 Fair Housing Survey revealed that some respondents in Augusta and Richmond County believe there are problematic practices or policies within the public sector. The issues most cited by these respondents related to NIMBYism, discrimination against disabled residents, and a need for improved transportation options.

PUBLIC INVOLVEMENT

Public involvement opportunities were an integral part of the development of this AI. Activities included the 2013 Fair Housing Survey to evaluate current fair housing efforts, two Fair Housing Forums wherein citizens were offered the chance to comment on initial findings of the AI and offer feedback on prospective impediments, as well as two focus groups of housing experts in the County.

Responses submitted to the 2013 Fair Housing Survey highlight a perceived lack of fair housing activities in Augusta and Richmond County, as well as a lack of participation in the activities that do exist. Respondents generally felt that the current levels of outreach, education, and testing activities were not sufficient, or did not know well enough to weigh in on the current levels of those activities. Respondents were likewise unaware of local fair housing plans, such as the AI conducted five years ago, and only two were aware of any specific areas that had fair housing problems. Echoing the perceptions of survey respondents on the adequacy of current enforcement effort, some of the focus group participants felt that enforcement of fair housing law in the city was insufficient, and cited a need for a local organization focused on issues of fair housing choice.

C. IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

PRIVATE SECTOR IMPEDIMENTS, ACTIONS, AND MEASURABLE OBJECTIVES

Impediment 1: Discriminatory terms, conditions, privileges, or services and facilities in rental markets. The existence of this impediment was suggested in the HUD, respondents' answers to the 2013 Fair Housing Survey, and comments received at the focus groups and Fair Housing Forums.

Action 1.1: Continue to educate landlords and property management companies about fair housing law

Measurable Objective 1.1: Increase number of outreach and education activities conducted

Action 1.2: Continue to educate housing consumers in fair housing rights

Measurable Objective 1.2: Increase number of outreach and education activities conducted

Impediment 2: Failure to make reasonable accommodation or modification. The existence of this impediment was suggested in the review of complaints filed HUD, from the responses to the 2013 Fair Housing Survey, and through the topics discussed at the Fair Housing Forums, particularly in regard to persons with disabilities. This impediment includes the existence of construction that seems to occur that lacks proper handicapped accessibility.

Action 2.1: Educate housing providers about requirements for reasonable accommodation or modification

Measurable Objective 2.1: Increase number of training sessions conducted

Impediment 3: Discriminatory patterns in home purchase loan denials. Evidence of this impediment was seen in the HMDA data, which indicated higher denial rates among racial and ethnic minorities, even when correcting for income, as well as higher denial rates for women applicants.

Action 3.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 3.1: The number of outreach and education activities that are conducted.

Impediment 4: Discriminatory patterns in predatory lending. Evidence of this impediment was seen in the HMDA data, which showed higher rates of subprime loans among black, American Indian, and Hispanic applicants. It was also indicated in respondents' answers provided in the 2013 Fair Housing Survey, who felt that racial and ethnic minorities were disproportionately offered subprime loans.

Action 4.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 4.1: Increase number of outreach and education activities conducted

Impediment 5: Redlining or steering in the real estate industry. The existence of this impediment was suggested in the review of the topics discussed at the Fair Housing Forums.

Action 5.1: Continue outreach and education to the real estate industry about fair housing law and how some people in Augusta have been negatively affected by past housing transaction practices.

Measurable Objective 5.1: Increase the number of outreach and education activities conducted with the real estate industry.

PUBLIC SECTOR IMPEDIMENTS, ACTIONS, AND MEASURABLE OBJECTIVES

Impediment 1: Lack of fair housing infrastructure. As noted in the literature review, 2013 Fair Housing Survey, and the focus groups, the resources available to Augusta and Richmond County residents who may face housing discrimination appear to be limited.

Action 1.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees in neighboring communities in Georgia and South Carolina.

Measurable Objective 1.1: Compile the inventory

Measurable Objective 1.2: Conduct outreach and exploratory discussions with FHIP entities who might be able to come to Augusta occasionally

Action 1.2: Number of contacts made with FHIP entities.

Impediment 2: Insufficient fair housing education and outreach. This impediment was noted in the literature review, the Fair Housing surveys, and the focus group minutes.

Action 2.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees in neighboring communities in Georgia and South Carolina, or organizations that may be qualified to provide fair housing education

Measurable Objective 2.1: Compile the inventory

Action 1.2: Explore the possibility of opening a local walk-in office in Augusta, or at least of maintaining a presence in the Augusta housing market.

Measurable Objective 2.2: Open a dialogue with non-profit entities that are from the above inventory, but also willing to come to Augusta for a part-time fair housing intake office.

Impediment 3: Insufficient understanding of the need for credit. This impediment was noted in the literature review, the Fair Housing surveys, and the focus group minutes.

Action 3.1: Enhance homebuyer education so that participants in the programs may have a better idea of the value of establishing good credit, keeping good credit, and being able to recognize the attributes of a predatory loan instrument.

Measurable Objective 3.1: Number of homebuyer classes contributed to

Impediment 4: Lack of fair housing ordinance or policy statement. This impediment was noted in the literature review, the focus group comments, and the apparent lack of awareness of such ordinances or policies among respondents to the 2013 Fair Housing Survey.

Action 4.1: Locate a copy of an earlier proposed fair housing ordinance, update the language to better reflect current practices in such ordinances
Measurable Objective 4.1: Present it to the Commission for review and consideration.

Impediment 5: Lack of knowledge of AI documents or prospective Fair Housing Action Plan.

Input received from the 2013 Fair Housing Survey, as well as during the Fair Housing Forums indicated this condition.

Action 5.1: Promote the Analysis of Impediments and Fair Action Housing Plans during Fair Housing Month in April 2014.

Measurable Objective 5.1: Actions taken to promote fair housing month and the Analysis of Impediments to Fair Housing Choice

Action 5.2: Hold quarterly meetings to promote public understanding of fair housing, affirmatively furthering fair housing, and key issues in lending.

Measurable Objective 5.1: Number of meetings attended to held.

Impediment 6: Lack of sufficient “visitability” for new home construction. Visitability represents the design of a dwelling unit such that the disabled can more readily visit the housing unit occupants, such as having wider doors, at least one entrance and bathroom accessible to the disabled.

Action 6.1: Conduct research on the notion of “visitability” and how this concern of the disabled community is entering current building codes as a best practice for new construction.

Measureable Action 6.1: Present the findings of this research to the Commission in order to highlight the importance of “visitability” in new home construction and how the Commission might take action on this new construction approach.

SECTION I. INTRODUCTION

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected classes. Federal fair housing statutes are largely covered by the following three pieces of U.S. legislation:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal access to housing. Under Georgia Fair Housing Law (O.C.G.A. 8-3-200, et seq. (1996)) discrimination is forbidden on the basis of race, color, religion, sex, disability or handicap, familial status or national origin. Hence, the Georgia Commission on Equal Opportunity (GCEO) is the agency empowered to perform the enforcement function under Georgia law.

WHY ASSESS FAIR HOUSING?

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. These provisions come from Section 808(e) (5) of the federal Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grants (ESG),² and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle.

As a part of the consolidated planning process, states and entitlement jurisdictions that receive such funds as a formula allocation directly from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing. This certification has three parts:

1. Complete an Analysis of Impediments to Fair Housing Choice (AI),
2. Take actions to overcome the effects of any impediments identified through the analysis, and
3. Maintain records reflecting the analysis and actions taken.

² The Emergency Shelter Grants program was renamed the Emergency Solutions Grants program in 2011.

In the *Fair Housing Planning Guide*, page 2-8, HUD notes that impediments to fair housing choice are:

- “Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]
- Any actions, omissions, or decisions which have [this] effect.”³

PURPOSE OF THIS RESEARCH

HUD interprets the broad objectives of affirmatively furthering fair housing to include:

- “Analyzing and working to eliminate housing discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to, and usable by, all persons, particularly individuals with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.”⁴

The objective of the 2013 AI process was to research, analyze, and identify prospective impediments to fair housing choice throughout the County. The goal of the completed AI is to suggest actions that the City and County can consider when working toward eliminating or mitigating the identified impediments.

LEAD AGENCY

The Augusta-Richmond Housing and Community Development Department (AHCDD) is the lead agency for preparing this Analysis of Impediments to Fair Housing Choice for the City of Augusta and Richmond County. Western Economic Services, LLC, a Portland, Oregon consulting firm specializing in analysis and research in support of housing and community development planning, prepared this AI.

Commitment to Fair Housing

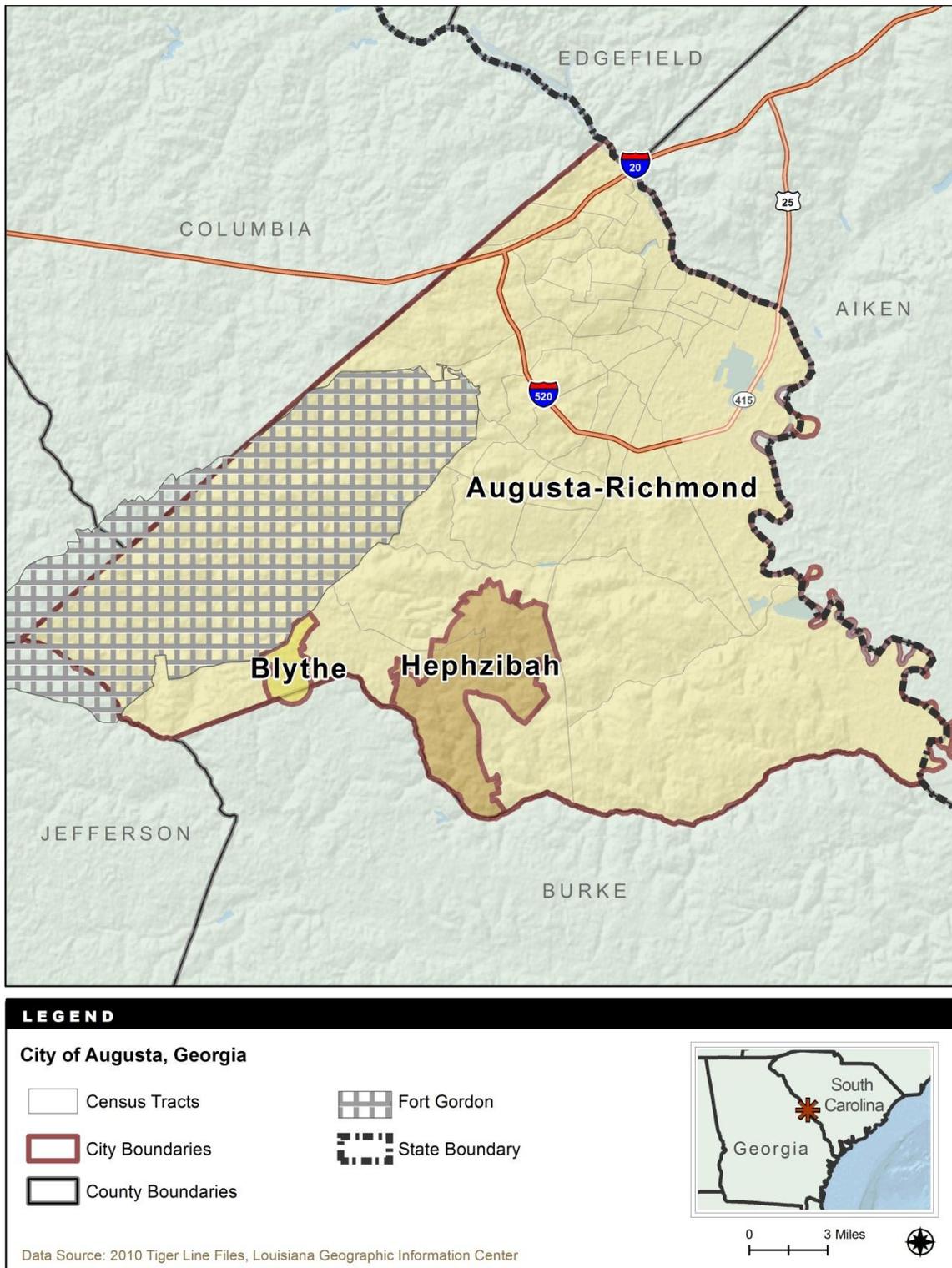
In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City and County will *affirmatively further fair housing*. This statement means that they have conducted an AI, will take appropriate actions to overcome the effects of any impediments identified through that analysis, and will maintain records that reflect the analysis and actions taken in this regard.

GEOGRAPHIC SCOPE OF THE ANALYSIS

This AI addresses the status of fair housing within the City of Augusta and Richmond County, Georgia, excluding the communities of Blyth and Hephzibah, as seen in the map below.

³ *Fair Housing Planning Guide*.

⁴ *Fair Housing Planning Guide*, p.1-3.



RESEARCH METHODOLOGY

The AI process involves a thorough examination of a variety of sources related to housing, particularly for persons who are protected under fair housing laws. AI sources include Census data, employment and income information, home mortgage application data, business lending data, fair housing complaint information, surveys of housing industry experts and stakeholders,

and related information found in the public domain. Relevant information was collected and evaluated via four general approaches:

1. *Primary Research*, or the collection and analysis of raw data that did not previously exist;
2. *Secondary Research*, or the review of existing data and studies;
3. *Quantitative Analysis*, or the evaluation of objective, measurable, and numerical data; and
4. *Qualitative Analysis*, or the evaluation and assessment of subjective data such as individuals' beliefs, feelings, attitudes, opinions, and experiences.

Some baseline secondary and quantitative data were drawn from the Census Bureau, including 2000 and 2010 Census counts, as well as American Community Survey data averages from 2007 through 2011. Data from these sources included population, personal income, poverty, housing units by tenure, cost burdens, and housing conditions. Other data were drawn from records provided by the Bureau of Labor Statistics, the Bureau of Economic Analysis, and a variety of other sources. The following narrative offers a brief description of other key data sources employed for the 2013 AI for the Augusta-Richmond County consolidated area.

Home Mortgage Disclosure Act Data

To examine possible fair housing issues in the home mortgage market, Home Mortgage Disclosure Act (HMDA) data were analyzed. The HMDA was enacted by Congress in the 1970s and has since been amended several times. It is intended to provide the public with loan data that can be used to determine whether financial institutions are serving the housing credit needs of their communities and to assist in identifying possible discriminatory lending patterns. HMDA requires lenders to publicly disclose the race, ethnicity, and sex of mortgage applicants, along with loan application amounts, household income, the Census tract in which the home is located, and information concerning prospective lender actions related to the loan application. For this analysis, HMDA data from 2004 through 2011 were analyzed, with the measurement of denial rates by Census tract and by race and ethnicity of applicants the key research objectives. These data were also examined to identify the groups and geographic areas most likely to encounter higher denial rates and receive loans with unusually high interest rates.

Fair Housing Complaint Data

Housing complaint data were used to analyze discrimination in the renting and selling of housing. HUD provided fair housing complaint data for the County from January 2004 through part of 2013. This information included the basis, or protected class pursuant to the complaint; the issue, or prospective discriminatory action, pursuant to the grievance; and the closure status of the alleged fair housing infraction, which relates to the result of the investigation. The review of the fair housing complaints from within the County allowed for inspection of the tone, the relative degree and frequency of certain types of unfair housing practices, and the degree to which complaints were found to be with cause. Analysis of complaint data focused on determining which protected classes may have been disproportionately impacted by housing discrimination based on the number of complaints, while acknowledging that many individuals may be reluctant to step forward with a fair housing complaint for fear of retaliation or similar repercussion.

Fair Housing Survey

One of the methods HUD recommends for gathering public input about perceived impediments to fair housing choice is to conduct a survey. As such, the City and County elected to utilize a survey instrument as a means to encourage public input in the AI process. It was distributed to stakeholders and the public via an email announcement; as well, approximately 30 more community leaders were contacted via telephone to respond to the survey. These steps were a cost-effective and efficient method to utilize research resources.

The survey targeted individuals involved in the housing arena, although anyone was allowed to complete the survey. The prospective contact list was assembled by the HCDD, with the goal of targeting experts in at least the following areas:

- Residential and commercial building codes and regulations;
- Residential health and safety codes and regulations (structural, water, and sewer);
- Local land use planning;
- Banking industry;
- Real estate industry;
- Renter rights and obligations, including civil rights; and
- Fair housing, disability, social service, and other advocacy organizations.

Furthermore, these entities were utilized to help promote public involvement throughout the AI process. The survey was designed to address a wide variety of issues related to fair housing and affirmatively furthering fair housing. If limited input on a particular topic was received, it was assumed that the entirety of stakeholders did not view the issue as one of high pervasiveness or impact. This does not mean that the issue was nonexistent in the Augusta area, but rather that there was not a large perception of its prevalence, as gauged by survey participants. The following narrative summarizes key survey themes and data that were addressed in the survey instrument.

Federal, State, and Local Fair Housing Laws

The first section of the survey asked respondents to address a number of questions related to fair housing laws, including assessment of their familiarity with and understanding of these laws, knowledge of classes of persons protected by these laws, the process for filing fair housing complaints, and an inquiry into whether or not fair housing laws should be changed.

Fair Housing Activities

The second section of the survey evaluated stakeholders' awareness of and participation in fair housing activities in the County, including outreach activities such as trainings and seminars, as well as monitoring and enforcement activities such as fair housing testing exercises.

Barriers to Fair Housing Choice in the Private Sector

This section addressed fair housing in Richmond County's private housing sector and offered a series of two-part questions. The first part asked respondents to indicate awareness of questionable practices or barriers to fair housing choice in a variety of private sector industries, and the second part requested a narrative description of these questionable practices or

concerns if an affirmative response was received. The specific areas of the private sector that respondents were asked to examine included the:

- Rental housing market,
- Real estate industry,
- Mortgage and home lending industries,
- Housing construction or accessible housing design fields,
- Home insurance industry,
- Home appraisal industry, and
- Any other housing services.

The use of open-ended questions allowed respondents to address any number of concerns such as redlining, neighborhood issues, lease provisions, steering, substandard rental housing, occupancy rules, and other fair housing issues in the private housing sector of the Augusta area.

Fair Housing in the Public Sector

In a manner similar to the previous section, respondents were asked to offer insight into their awareness of questionable practices or barriers to fair housing in the public sector. A list of areas within the public sector was provided, and respondents were asked first to specify their awareness of fair housing issues within each area. If they were aware of any fair housing issues, they were asked to further describe these issues in a narrative fashion. Respondents were asked to identify fair housing issues within the following public sector areas related to housing:

- Land use policies,
- Zoning laws,
- Occupancy standards or health and safety codes,
- Property tax policies,
- Permitting processes,
- Housing construction standards,
- Neighborhood or community development policies, and
- Any other public administrative actions or regulations.⁵

The questions in this section were used to identify fair housing issues in the County regarding zoning, building codes, accessibility compliance, subdivision regulations, displacement issues, development practices, residency requirements, property tax policies, land use policies, and NIMBYism.⁶

⁵ Georgia fair housing law includes a provision—O.C.G.A. § 8-3-220—which states “A political subdivision of this state may adopt verbatim the laws against discriminatory housing practices cited in Code Section 8-3-202, 8-3-203, 8-3-204, 8-3-205, or 8-3-222 of this article as a local ordinance but may not expand or reduce the rights granted by this article.”

⁶ “Not In My Backyard” mentality.

Additional Questions

Finally, respondents were asked about their awareness of any local fair housing plans or specific geographic areas of the County with fair housing problems. Respondents were also asked to leave additional comments.

Research Conclusions

The final list of impediments to fair housing choice for the Augusta-Richmond County consolidated area was culled from all quantitative, qualitative, and public input sources, and was based on HUD's definition of an impediment to fair housing choice as any action, omission, or decision that affects housing choice because of protected class status. The determination of qualification as an impediment was derived from the frequency and severity of occurrences drawn from quantitative and qualitative data evaluation and findings.

PUBLIC INVOLVEMENT

The jurisdiction conducted the public input process associated with this AI. The key actions that were used to notify the public of the AI process included email announcements, public postings and notices, phone calls, and other communication activities directed to citizens and stakeholders in the fair housing arena.

As part of the process of involving the public in the development of the AI, two fair housing forums occurred on October 3rd at the Augusta-Richmond County public library. Additionally, two focus groups pertaining to the ability of citizens to exercise housing choice in the rental and homeowner markets were also conducted, both of which were held on September 5, 2013. Lastly, the findings of the AI were presented to the County Commissioners on December 3, 2013 during their regularly scheduled public meeting time.

POPULATION DYNAMICS

Table II.1, below presents the total population for Richmond County in its entirety. Over the past decade, the population of the County rose a scant 0.4 percent, with whites declining by 12.5 percent, Blacks increasing by 9.3 percent and Hispanics rising by some 48 percent. Today, 54.2 percent of the County's population is Black, a rise from 49.8 percent in 2000.

Table II.1
Population by Race and Ethnicity
Richmond County
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00–10
	Population	% of Total	Population	% of Total	
White	91,006	45.6%	79,624	39.7%	-12.5%
Black	99,391	49.8%	108,633	54.2%	9.3%
American Indian	552	.3%	685	.3%	24.1%
Asian	3,000	1.5%	3,331	1.7%	11.0%
Native Hawaiian/ Pacific Islander	249	.1%	400	.2%	60.6%
Other	2,024	1.0%	2,646	1.3%	30.7%
Two or More Races	3,553	1.8%	5,230	2.6%	47.2%
Total	199,775	100.0%	200,549	100.0%	0.4%
Non-Hispanic	194,230	97.2%	192,342	95.9%	-1.0%
Hispanic	5,545	2.8%	8,207	4.1%	48.0%

SECTION II. SOCIO-ECONOMIC CONTEXT

This section presents demographic, economic, and housing information collected from the Census Bureau, the Bureau of Economic Analysis, the Bureau of Labor Statistics, and other sources. Data were used to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section helps illustrate the underlying conditions that shape housing market behavior and housing choice in Augusta and Richmond County by presenting the demographic, economic, and housing stock context.

To supplement 2000 and 2010 Census data, information for this analysis was also gathered from the Census Bureau's American Community Survey (ACS). The ACS data cover similar topics to the decennial counts but include data not appearing in the 2010 Census, such as household income and poverty. The key difference of these datasets is that ACS data represent a five-year average of annual data estimates as opposed to a point-in-time 100 percent count; the ACS data reported herein span the years from 2007 through 2011. The ACS figures are not directly comparable to decennial Census counts because they do not account for certain population groups such as the homeless. However, percentage distributions from the ACS data can be compared to distributions from the 2000 and 2010 Censuses.

A. DEMOGRAPHICS

As part of the evaluation of housing location choices, demographic information is reviewed. Herein presents this information.

POPULATION BY AGE

Data on population by age in 2000 and 2010 in Richmond County, presented below in Table II.2, showed that the largest population groups in both Census counts represented persons aged 5 to 19 and 35 to 54. However, these two age cohorts decreased between 2000 and 2010. The percentage change for the population aged 55 to 64 showed a significant increase of 41.3 percent during this time. The oldest and youngest population groups, those under the age of 5 and persons 65 and over, grew nearly the same rate, 4.3 and 4.9 percent, respectively.

Table II.2
Population by Age
Richmond County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	14,244	7.1%	14,851	7.4%	4.3%
5 to 19	46,732	23.4%	41,721	20.8%	-10.7%
20 to 24	16,513	8.3%	17,802	8.9%	7.8%
25 to 34	29,633	14.8%	30,312	15.1%	2.3%
35 to 54	55,129	27.6%	50,714	25.3%	-8.0%
55 to 64	15,879	7.9%	22,437	11.2%	41.3%
65 or Older	21,645	10.8%	22,712	11.3%	4.9%
Total	199,775	100.0%	200,549	100.0%	.4%

More information regarding the elderly population was also collected from the 2000 and 2010 Census counts. As shown below in Table II.3, in both 2000 and 2010, the largest age cohorts among the elderly population represented persons in the age ranges of 70 to 74 and 75 to 79. However, these populations both decreased in share, by 5.6 and 4.8 percent, respectively. The age groups that showed the largest increases over the decade were those at the youngest and oldest sides of the spectrum, or the populations aged 65 to 66 and 85 and over, both of which rose by more than 20 percent.

Table II.3
Elderly Population by Age
Richmond County
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	2,614	12.1%	3,166	13.9%	21.1%
67 to 69	3,810	17.6%	4,166	18.3%	9.3%
70 to 74	5,648	26.1%	5,333	23.5%	-5.6%
75 to 79	4,548	21.0%	4,331	19.1%	-4.8%
80 to 84	2,824	13.0%	3,068	13.5%	8.6%
85 or Older	2,201	10.2%	2,648	11.7%	20.3%
Total	21,645	100.0%	22,712	100.0%	4.9%

POPULATION BY RACE OR ETHNICITY

The geographic distribution of racial and ethnic minorities can vary significantly throughout a community. The U.S. Department of Housing and Urban Development (HUD) has determined that an area demonstrates a disproportionate share of a population when the percentage of that population is 10 percentage points or more above the study area average. For example, Richmond County's Hispanic population represented 4.1 percent of the population in 2010.

Therefore, any area within the County that showed a Hispanic population in excess of 14.1 percent held a disproportionate share of that population.

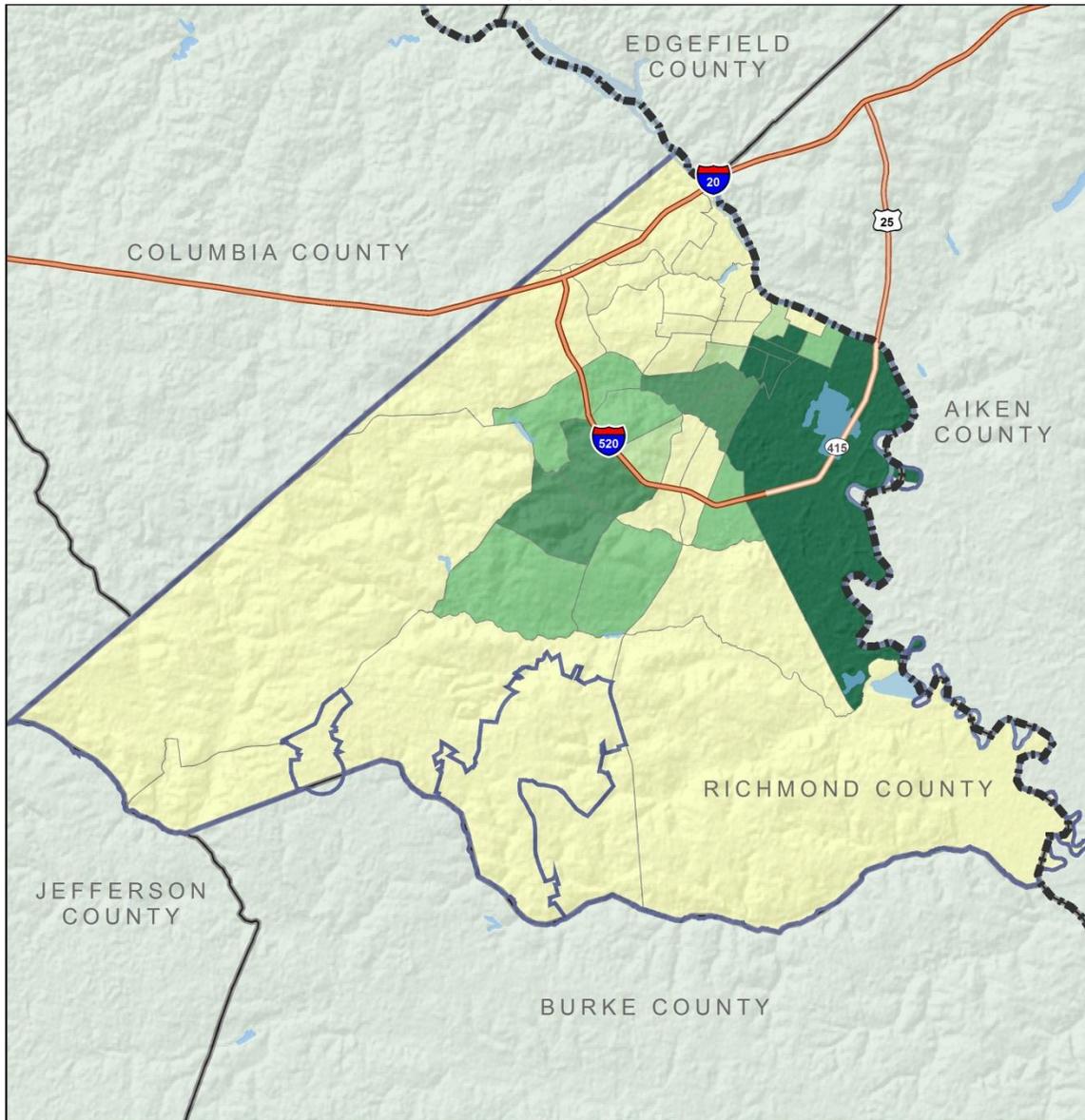
This analysis of racial and ethnic distribution was conducted by calculating race or ethnicity as the percentage of total population by Census Tract and then plotting the data on a geographic map of Census tracts in the County. While disproportionate and high shares of minority racial or ethnic populations may cause some concern, they do not on their own imply impediments to fair housing choice; rather, they may be the result of an impediment, such as real estate or rental steering or land use policies that lead to segregation in some parts of the Augusta or Richmond County.

For the purposes of this AI, maps were produced for Blacks and Whites based on both 2000 and 2010 Census data in order to examine how the concentrations of these populations changed over time. Recall from Map I.1, a large single Census tract is covered almost entirely by Fort Gordon; consequently, drawing conclusions about that area of the county may lead to spurious decisions. That notwithstanding, Map II.1, on the following page, shows that in 2000, the black population in Richmond County was disproportionately concentrated in a few Census tracts, primarily along the border with Aiken County, South Carolina and the center of Augusta. Recall that the average concentration of Blacks rose over the last decade, from roughly 50 percent to 54 percent. Still, as seen in Map II.2, there seems to be several of the same areas having very high concentrations of Blacks, with some exceeding 75 percent.

When this apparent segregation is viewed from maps that present the distribution and over concentrations of Whites over the same decade, as seen in Maps II.3 and II.4, we see a largely polar opposite, with areas of low concentrations of Black being populated chiefly by whites.

In summary, both Asian and Hispanic populations experienced an increasing population share between 2000 and 2010, but do not seem to have areas with higher concentrations. The Hispanic concentrations maps are presented in Appendix D – Additional Geographic Maps. However, both the white and Black populations seem to be experiencing increasing levels of segregation.

Map II.1
 2000 Black Population
 2000 Census



LEGEND

2000 Black Population
 2000 Average Percent Black Population in Augusta = 50.4%
 Disproportionate Share Threshold = 60.4%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

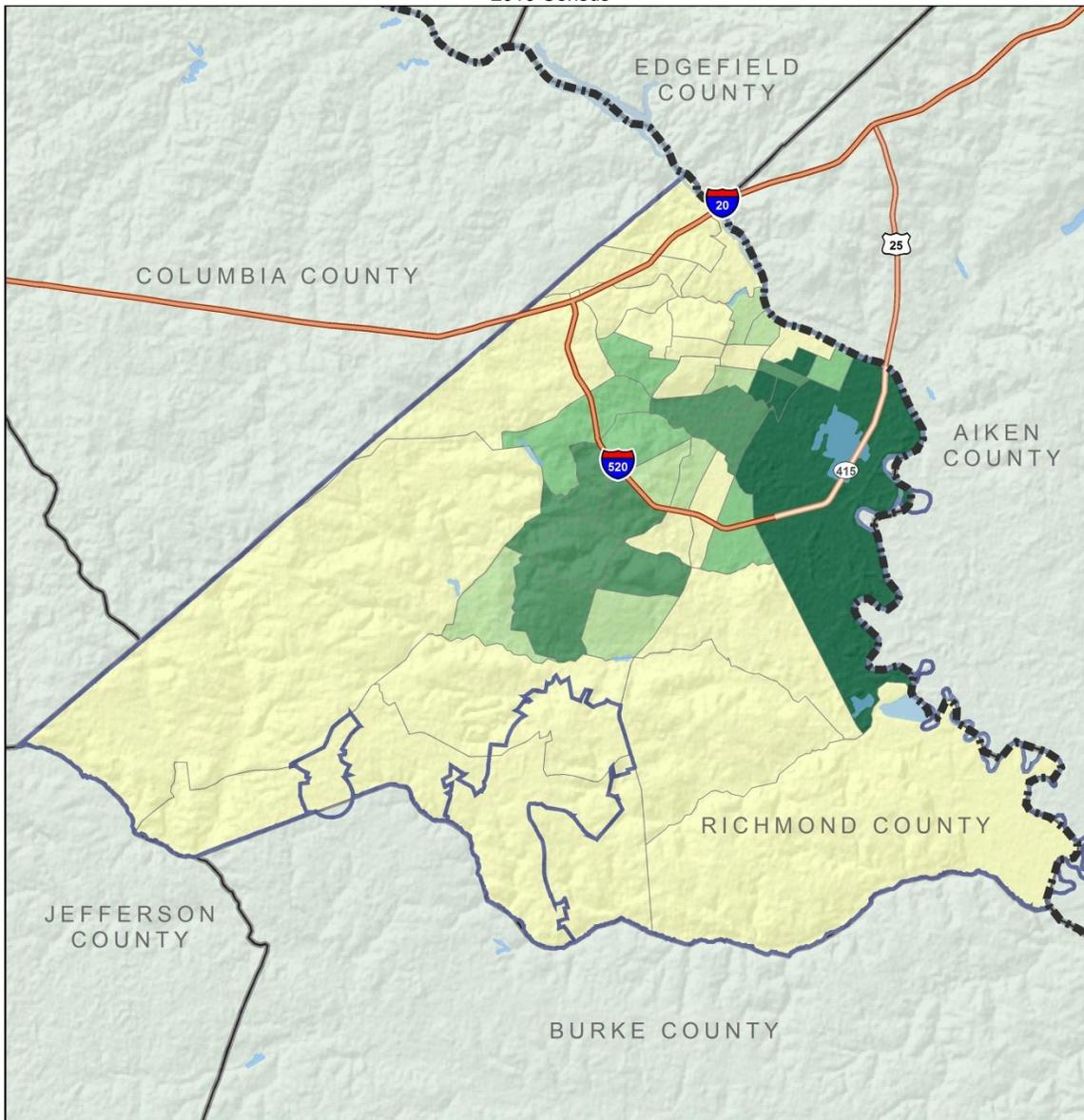
Percent Black

3.9% - 50.4%		Disproportionate Share Threshold
50.5% - 60.4%		
60.5% - 73.0%		
73.1% - 85.0%		
85.1% - 98.3%		

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: 2000 Census

0 3 Miles

Map II.2
 2010 Black Population
 2010 Census



LEGEND

2010 Black Population
 2010 Average Percent Black Population in Augusta = 54.7%
 Disproportionate Share Threshold = 64.7%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

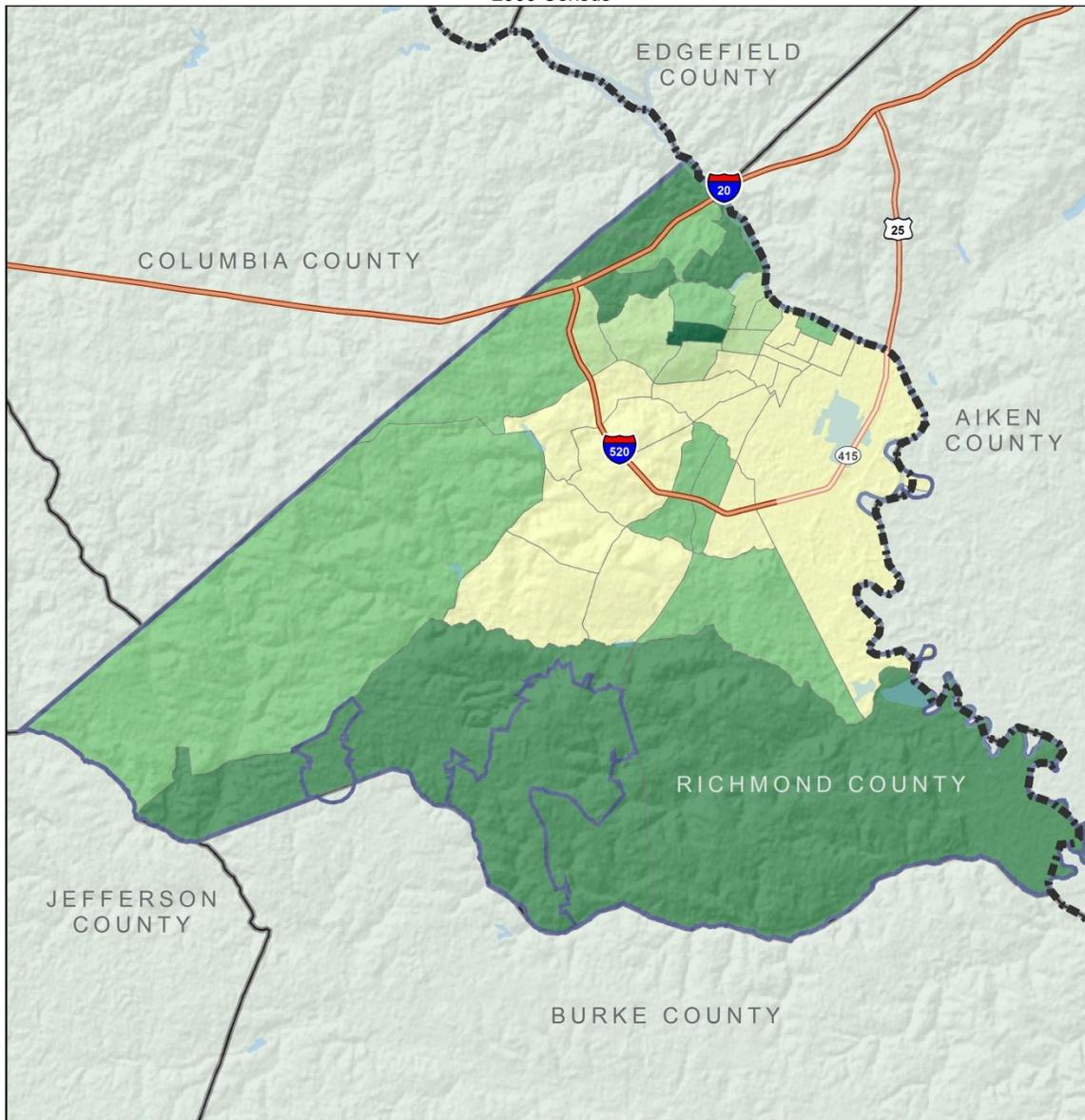
Percent Black

5.9% - 54.7%		Disproportionate Share Threshold
54.8% - 64.7%		
64.8% - 78.0%		
78.1% - 89.0%		
89.1% - 98.8%		

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: 2010 Census

0 3 Miles

Map II.3
 2000 White Population
 2000 Census



LEGEND

2000 White Population
 2000 Average Percent White Population in Augusta = 44.9%
 Disproportionate Share Threshold = 54.9%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Percent White

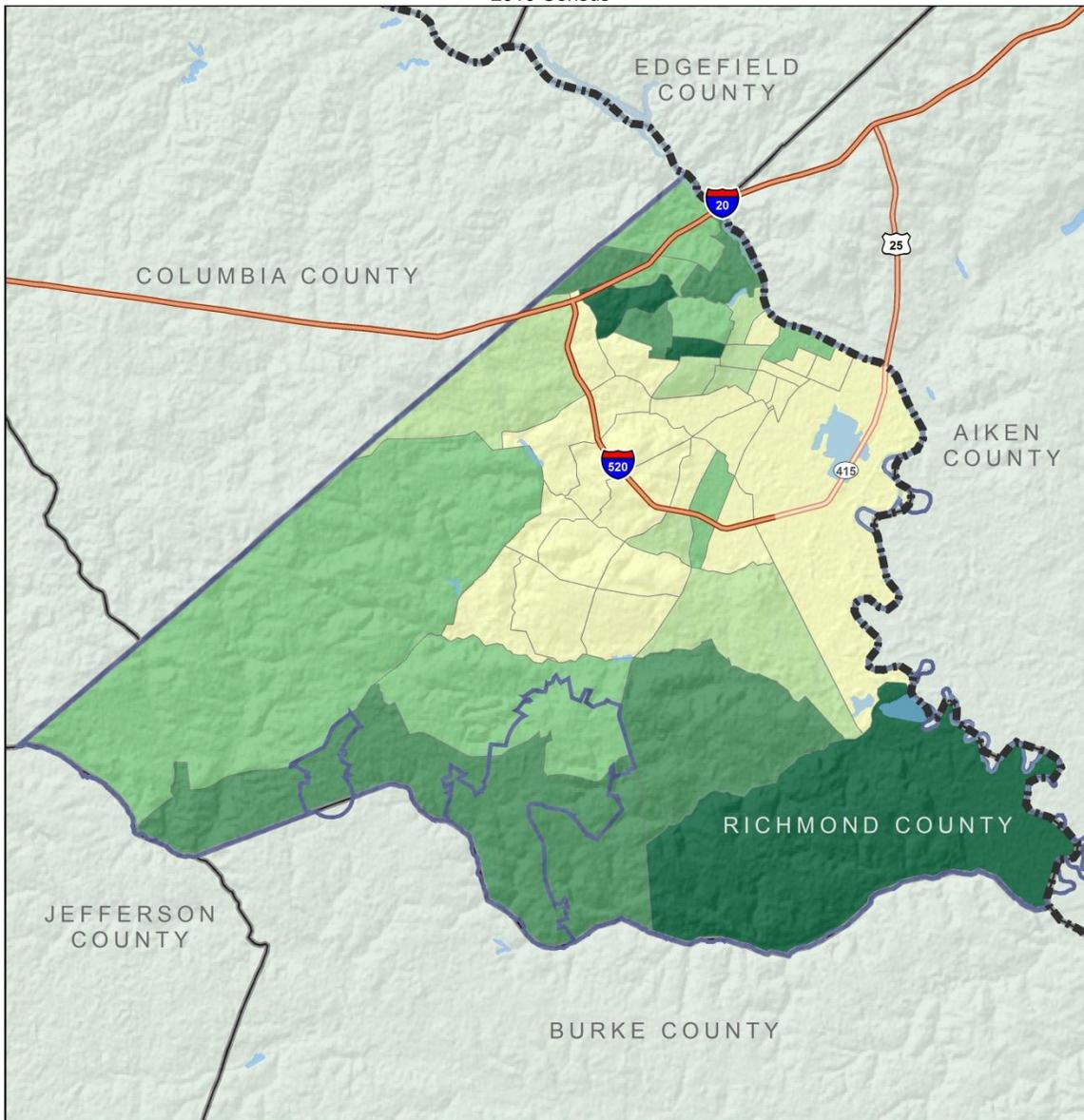
0.0% - 44.9%	
45.0% - 54.9%	
55.0% - 70.0%	
70.1% - 83.0%	
83.1% - 93.5%	

Disproportionate Share Threshold

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: 2000 Census

0 3 Miles

Map II.4
 2010 White Population
 2010 Census



LEGEND

2010 White Population
 2010 Average Percent White Population in Augusta = 39.1%
 Disproportionate Share Threshold = 49.1%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Percent White

0.8% - 39.1%	
39.2% - 49.1%	
49.2% - 62.0%	
62.1% - 75.0%	
75.1% - 88.8%	

Disproportionate Share Threshold

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: 2010 Census

0 3 Miles

DISABILITY STATUS

The Census Bureau defines disability as a lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work.

Among all persons aged 5 years or older, 24.4 percent were disabled in Richmond County in 2000, a higher figure than the 19.4 percent national disability rate at that time. This share represented 42,634 persons living with a disability in the County, including 2,357 persons between the ages of 5 and 15 and 10,968 persons aged 65 or older, as seen in Table II.4 at right. Map D.3 of Appendix D presents the geographic distribution of this population.

Table II.4
Disability by Age
Richmond County
2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	2,357	7.1%
16 to 64	29,309	24.5%
65 and older	10,968	51.5%
Total	42,634	24.4%

However, the 2010 three-year ACS estimates showed that only 17.0 percent of persons of all ages were disabled, with the rates for persons under five just 1.9 percent and for persons 75 or older, 61.0 percent has a disability, as in Table II.5, below.

Table II.5
Disability by Age
Richmond County
2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	208	2.8%	75	1.0%	283	1.9%
5 to 17	1,896	10.9%	1,099	6.5%	2,995	8.7%
18 to 34	2,145	9.3%	2,257	8.7%	4,402	9.0%
35 to 64	7,093	21.9%	7,708	20.1%	14,801	20.9%
65 to 74	1,930	35.8%	2,302	32.3%	4,232	33.8%
75 or Older	1,902	56.9%	3,880	63.2%	5,782	61.0%
Total	15,174	17.0%	17,321	17.0%	32,495	17.0%

B. ECONOMICS

Data characterizing Augusta and Richmond County's job markets, labor force, earnings and poverty provide insight into the factors that influence County residents when they are making a housing choice. This information is presented below.

LABOR FORCE AND EMPLOYMENT

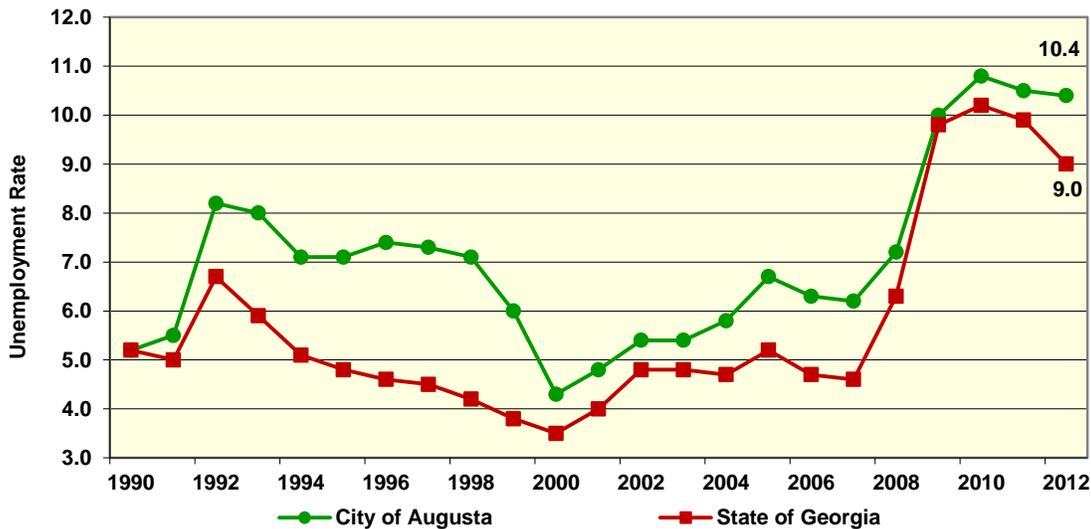
Data regarding the labor force, defined as the total number of persons working or looking for work were gathered from the Bureau of Labor Statistics (BLS). Labor force and employment figures in Augusta showed a moderate fluctuation over the last twenty years, falling from 87,603 in 1992 to 80,785 in 1996. The Labor force peaked in 2008, reaching some 91,619 people, when the unemployment rate of 7.2 percent. It rose sharply thereafter and has remained somewhat high, with a rate of 10.4 percent in 2012.

Table II.7
Labor Force Statistics
 City of Augusta
 1990–2012 BLS Data

Year	Labor Force	Employment	Unemployment	Unemployment Rate
1990	85,639	81,197	4,442	5.2%
1991	85,207	80,508	4,699	5.5%
1992	87,603	80,380	7,223	8.2%
1993	84,946	78,141	6,805	8.0%
1994	83,469	77,533	5,936	7.1%
1995	81,641	75,814	5,827	7.1%
1996	80,785	74,827	5,958	7.4%
1997	81,039	75,147	5,892	7.3%
1998	81,561	75,806	5,755	7.1%
1999	81,072	76,197	4,875	6.0%
2000	87,572	83,766	3,806	4.3%
2001	86,936	82,768	4,168	4.8%
2002	88,132	83,400	4,732	5.4%
2003	88,613	83,839	4,774	5.4%
2004	90,231	84,974	5,257	5.8%
2005	90,352	84,304	6,048	6.7%
2006	88,989	83,371	5,618	6.3%
2007	90,857	85,179	5,678	6.2%
2008	91,619	85,019	6,600	7.2%
2009	90,631	81,610	9,021	10.0%
2010	88,038	78,551	9,487	10.8%
2011	89,236	79,842	9,394	10.5%
2012	89,272	80,030	9,242	10.4%

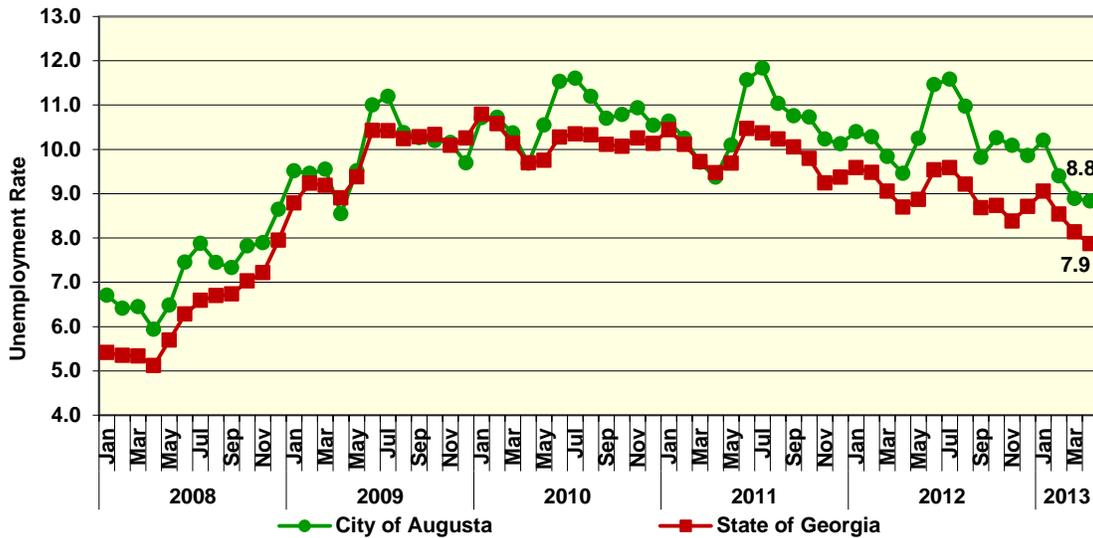
The gap between the labor force and the number of employed persons represents the unemployment rate. Diagram II.1, below, presents the yearly unemployment rates in Augusta, compared with the entire state of Georgia. While both are relatively high right now, the City of Augusta is higher than the State.

Diagram II.1
Unemployment Rate
 City of Augusta
 1990–2011 BLS Data



More recent monthly unemployment rate data are presented below in Diagram II.2. As shown, the unemployment rate in Augusta increased rapidly after 2008; however, both the State and the City have seen some slight moderation in the last few years, with the data for 2013 seeing a much improved situation, with the City’s unemployment rate falling below 9 percent.

Diagram II.2
Monthly Unemployment Rate
 City of Augusta
 2008–July 2012 BLS Data



FULL- AND PART-TIME EMPLOYMENT AND EARNINGS

The Bureau of Economic Analysis (BEA) provides an alternate view of employment: a count of both full- and part-time jobs.⁷ Thus, a person working more than one job can be counted more than once. BEA data are only available by county. As shown in Diagram II.3, on the following page, the total number of full- and part-time jobs in Richmond County rose about 50 percent from the early 1970s through 2011, although the County has shed some jobs over the last few years. The number of jobs was highest in 2005, when the County saw 136,983 jobs.

When the total earnings from employment is divided by the number of jobs and then deflated to remove the effects of inflation, average real earnings per job is determined. Diagram II.4, also on the following page, shows that average real earnings per job in Richmond County rose from about \$30,000 in 1969 to \$52,570 by 2011, and was consistently higher than the State in the last few years.

⁷ Data are, in part, from administrative records, and the most current BEA data available were through 2009.

Diagram II.3
Full- and Part-Time Employment
 Richmond County
 1969–2010 BEA Data

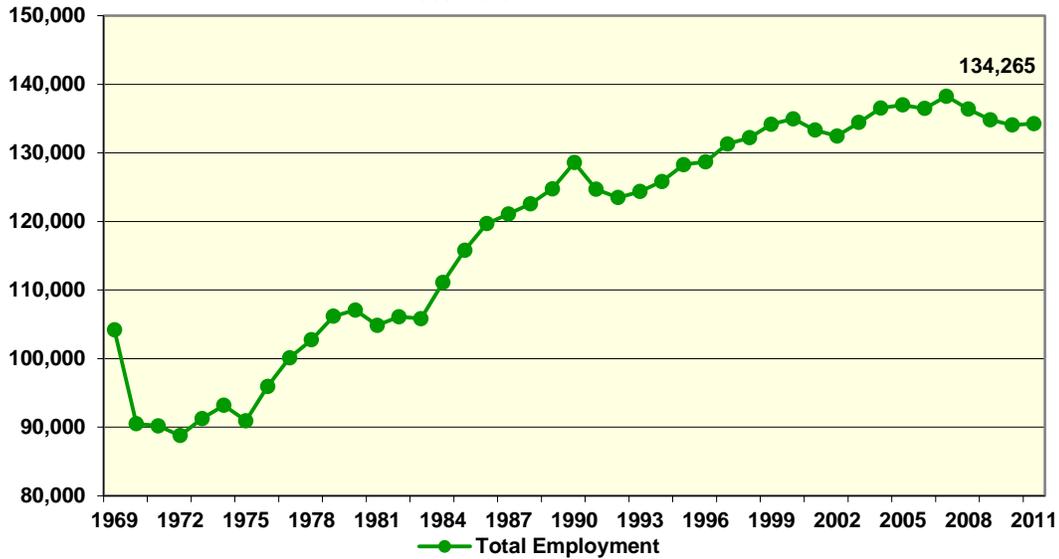
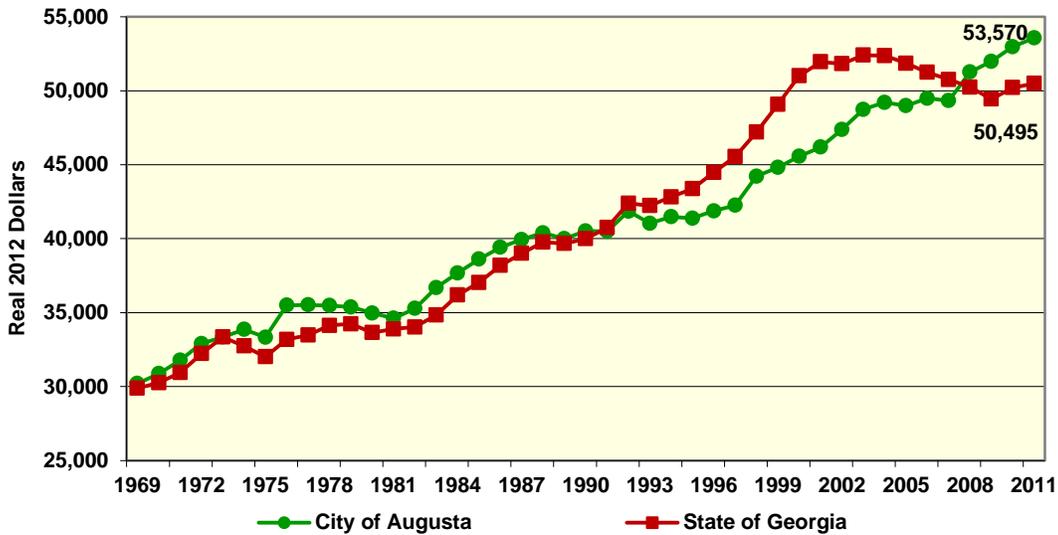
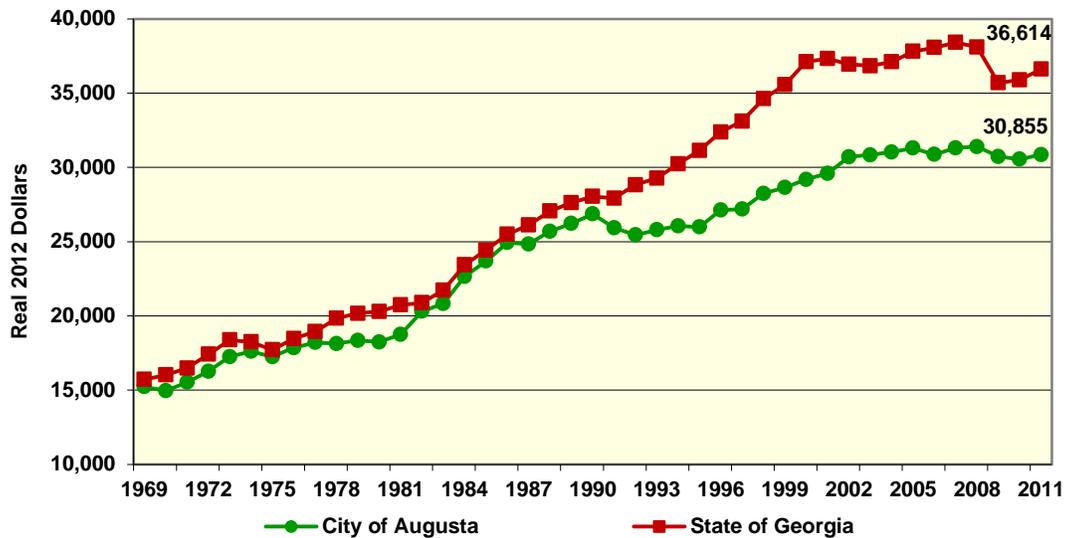


Diagram II.4
Real Average Earnings Per Job
 Richmond County
 1969–2010 BEA Data, 2011 Dollars



Another gauge of economic health involves income from all sources: wages earned; transfer payments; and property income such as dividends, interest, and rents. When these figures are added together and divided by population, per capita income is determined. Diagram II.5, on the following page, compares real per capita income in Richmond County to the State of Georgia from 1969 through 2011. This diagram shows that per capita income in the County has been consistently lower than the State’s over the period, with very substantive differences occurring ever since about 1990.

Diagram II.5
Real Per Capita Income
 Richmond County
 1969–2010 BEA Data, 2011 Dollars



HOUSEHOLD INCOME

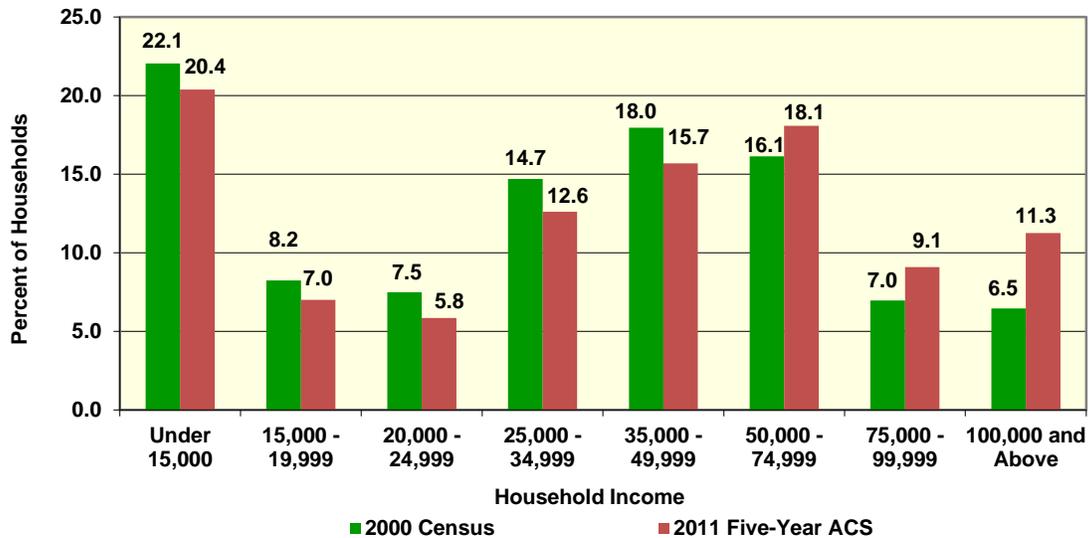
Table II.6, below, presents the number of households in the City of Augusta by income range, as derived from the 2000 Census count and the 2011 five-year ACS estimates. In 2000, 21.9 percent of households had incomes under \$15,000, and an additional 15.7 percent had incomes between \$15,000 and \$24,999. More recent ACS data demonstrated a shift toward higher incomes in the County, as households in the top three income ranges increased their share—from 29.6 to 38.6 percent—of total households between 2000 and 2011. Within that group, growth was especially noteworthy among the highest-earning households, as the percentage of households with incomes of \$100,000 or above increased from 6.4 percent to 11.3 percent between 2000 and 2011. At the same time, the shares that represented all other income categories decreased.

Table II.6
Households by Income
 Richmond County
 2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	16,213	21.9%	14,744	20.1%
\$15,000 to \$19,999	6,082	8.2%	5,137	7.0%
\$20,000 to \$24,999	5,558	7.5%	4,310	5.9%
\$25,000 to \$34,999	10,846	14.7%	9,225	12.6%
\$35,000 to \$49,999	13,346	18.1%	11,494	15.7%
\$50,000 to \$74,999	11,978	16.2%	13,277	18.1%
\$75,000 to \$99,999	5,174	7.0%	6,751	9.2%
\$100,000 or More	4,742	6.4%	8,276	11.3%
Total	73,939	100.0%	73,214	100.0%

Diagram II.7, below, presents these income distributions for the City of Augusta and further demonstrates the shift from lower- to medium- and higher-income households over time.

Table II.7
Households by Income
 City of Augusta
 2000 Census SF3 & 2011 Five-Year ACS Data



POVERTY

The Census Bureau uses a set of income thresholds that vary by family size and composition to determine poverty status. If a family’s total income is less than the threshold for its size, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index. The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits such as public housing, Medicaid, and food stamps. Poverty is not defined for persons in military barracks, institutional group quarters, or for unrelated individuals under age 15, such as foster children.

In Augusta, the poverty rate in 2000 was 19.6 percent, with 37,313 persons living in poverty, as shown on the following page in Table II.7. Over 5,000 children aged 6 and below were counted as living in poverty at that time, in addition to nearly 3,000 persons aged 65 and older. The 2007 to 2011 ACS data showed that poverty in the County increased to 23.7 percent by 2011; this increase was driven in large part by the growth in the percentage of persons aged 18 to 64—the largest age cohort. Along with this group, which included residents in their prime earning years, residents under 6 years of age increased their share of the population living in poverty during this period. At the same time, the percentage of residents between 6 and 17 years of age who were living in poverty fell; residents aged 65 and older also represented a smaller percentage of residents in poverty by 2011 than they had in 2000.

Table 4.9
Poverty by Age

Richmond County
2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	5,054	13.5%	7,288	16.2%
6 to 17	9,481	25.4%	10,442	23.1%
18 to 64	19,783	53.0%	24,589	54.5%
65 or Older	2,995	8.0%	2,798	6.2%
Total	37,313	100.0%	45,117	100.0%
Poverty Rate	19.6%	.	23.7%	.

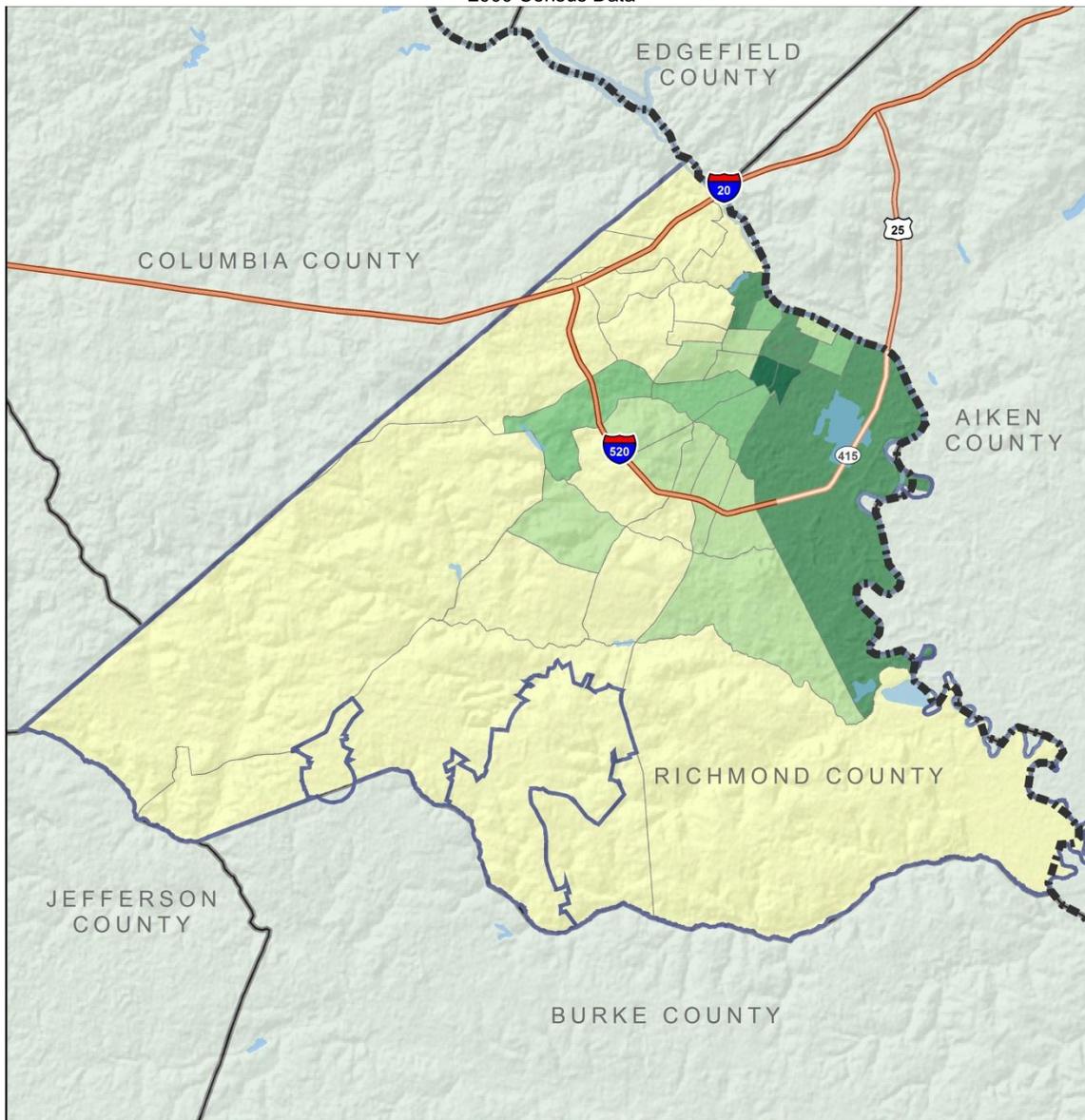
Poverty was not spread evenly throughout the County, as some Census tracts had much higher rates of poverty than others. Map II.10, on the following page, presents the poverty rates in 2000 geographically. Census tracts that had a disproportionate share of persons living in poverty were those areas where the poverty rate was greater than 29.6 percent. The highest levels of poverty were seen in the areas around Turpin Hill and Bethlehem, in the City of Augusta, where between 55.1 and 66.8 percent of the population were seen to be living in poverty in that year. High levels of poverty were also seen in the area around Harrisburg and West End, as well as the large census tract in the east of town.

By 2011, the countywide poverty rate had increased to nearly 24 percent, and areas in which the poverty rate was above this average were more widely distributed throughout the county than they had been in 2000. For instance, two of the census tracts extending into Hephzibah had higher-than-average poverty rates. Poverty in those same areas had been at or below the area average in 2000. By contrast, tracts in which the poverty rate was above the disproportionate share threshold (34 percent in 2011) were concentrated in the same areas they had been in 2000. Within those areas, however, the distribution of poverty shifted over the time period: the tracts around Turpin Hill and Bethlehem no longer had the highest concentrations of households living in poverty. The highest rates of poverty in 2011 were seen in tracts around Glendale and South Turpin Hill, along with the previously discussed areas in the east of town and around Harrisburg and West End. Along with this shift came a drop in the maximum poverty rate per tract after 2000; taken together, these trends suggest that as the overall poverty rate increased over the decade.

C. HOUSING

Simple counts of housing by age, type, tenure, and other characteristics form the basis for the housing stock background, suggesting the available housing in the County from which residents have to choose. Examination of households, on the other hand, shows how residents use the available housing, and shows household size and housing problems such as incomplete plumbing and/or kitchen facilities. Review of housing costs reveals the markets in which housing consumers in the County can shop, and may suggest housing needs for certain populations.

Map II.10
Poverty Rate by Census Tract
 Richmond County
 2000 Census Data



LEGEND

2000 Poverty Rates
 2000 Average Poverty Rate in Augusta = 19.6%
 Disproportionate Share Threshold = 29.6%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

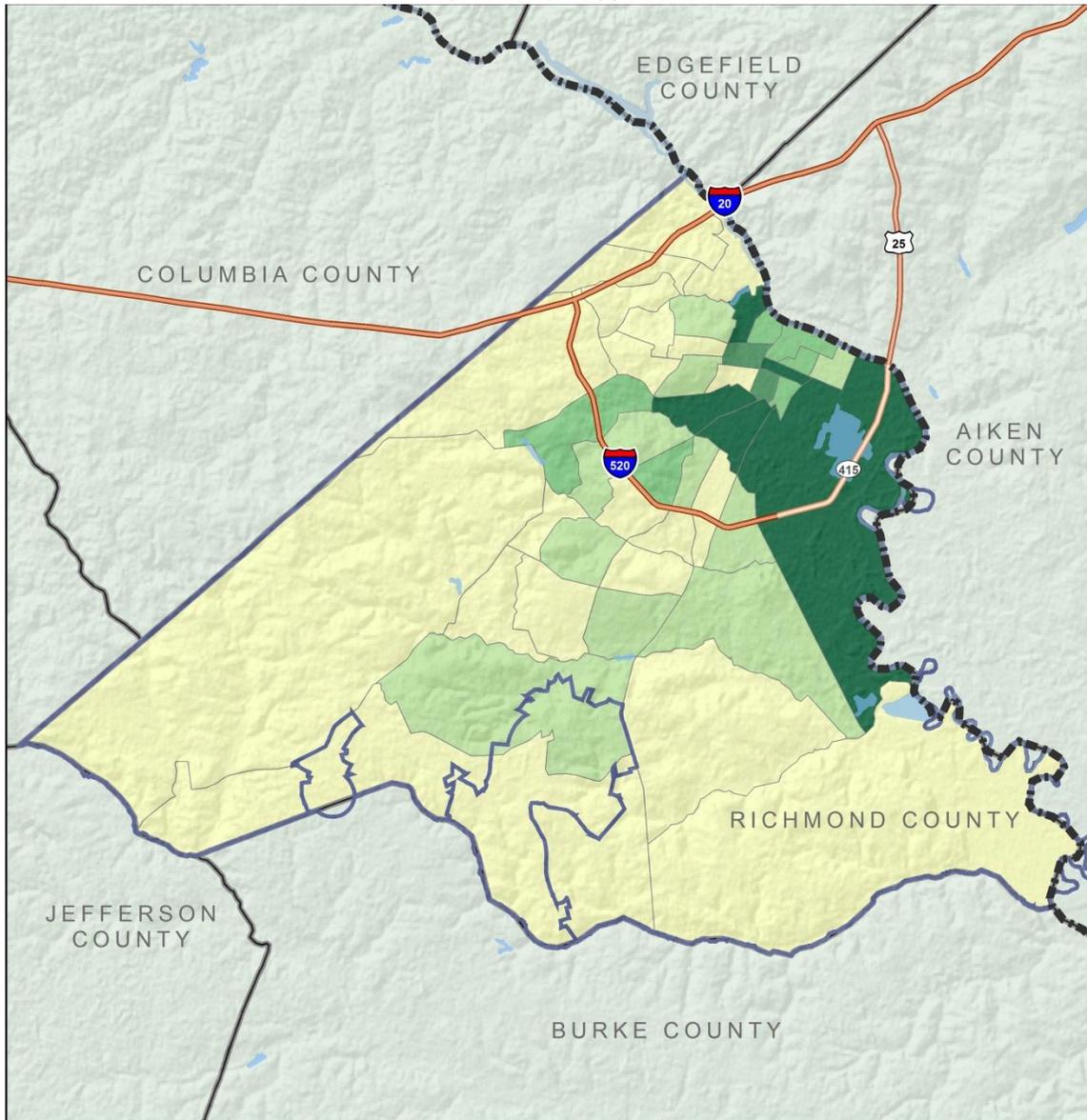
Poverty Rate

5.4% - 19.6%		Disproportionate Share Threshold
19.7% - 29.6%		
29.7% - 40.0%		
40.1% - 55.0%		
55.1% - 66.8%		

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: 2000 Census

0 3 Miles

Map II.11
Poverty Rate by Census Tract
 Richmond County
 2011 Five-Year ACS Data



LEGEND

2011 Poverty Rate
 2011 Average Poverty Rate in Augusta = 24.0%
 Disproportionate Share Threshold = 34.0%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Poverty Rate

4.5% - 24.0%		Disproportionate Share Threshold
24.1% - 34.0%		
34.1% - 40.0%		
40.1% - 48.0%		
48.1% - 55.7%		

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2007-2011 American Community Survey

0 3 Miles

CHARACTERISTICS OF THE HOUSING STOCK

Data regarding the number of housing units counted in Richmond County are presented in Table II.8, at right. In total, the number of housing units increased by 4.9 percent between 2000 and 2010, from 84,312 to 86,331 units. During this time, the population of Richmond County increased by only 0.4 percent, which suggests that housing production outpaced population growth by a wide margin.

Year	Housing Units
2000 Census	84,312
2010 Census	86,331
% Change	4.9%

Table II.9, below, shows that as of 2000, the largest group of housing units was those built between 1970 and 1979. This era produced 15,485 units, or 20.9 percent of all units counted in the County in that year. The 2007 to 2011 ACS data show that the shares of housing units constructed during all time periods before 2000 fell slightly due to the construction of units built from 2000 on. Between 2000 and 2004, 5,026 units were constructed, and 3,932 units were built in 2005 or later. Due to the different collection methods of decennial Census and five-year ACS estimates, only the percent shares of total units in each decade of construction are comparable.

Table II.9
Households by Year Home Built
Richmond County
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,520	7.5%	4,753	6.5%
1940 to 1949	4,692	6.3%	3,615	4.9%
1950 to 1959	10,143	13.7%	7,950	10.9%
1960 to 1969	12,121	16.4%	10,776	14.7%
1970 to 1979	15,485	20.9%	14,945	20.4%
1980 to 1989	13,919	18.8%	11,975	16.4%
1990 to 1999	12,040	16.3%	10,242	14.0%
2000 to 2004	.	.	5,026	6.9%
2005 or Later	.	.	3,932	5.4%
Total	73,920	100.0%	73,214	100.0%

Of the 82,312 housing units reported in Richmond County in the 2000 Census, 65.2 percent were single-family homes. An additional 15.9 percent of units were counted as apartments, 9.2 as mobile home units, 3.4 percent as duplex units, and 6.4 percent as tri- or four-plex units. ACS data for the period from 2007 to 2011, showed that the share of single-family units and apartments increased while the shares of duplexes, tri- and four-plexes, and mobile homes decreased. These data are presented at right in Table II.10.

Housing units can also be examined by tenure. Between 2000 and 2010, the number of occupied housing units increased by 4.1 percent, from 73,920 to 76,924 units. The share of owner-occupied versus renter-occupied units showed a marked shift toward greater representation of renter-occupied

units over the time period, with the rate of homeownership slipping from 58 percent to 54.2 percent. The number of vacant units increased by 12.1 percent between 2000 and 2010. These data are presented in Table II.11, on the following page.

Table II.10
Housing Units by Type
Richmond County
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	53,674	65.2%	57,218	66.3%
Duplex	2,762	3.4%	2,345	2.7%
Tri- or Four-Plex	5,243	6.4%	4,934	5.7%
Apartment	13,053	15.9%	14,927	17.3%
Mobile Home	7,580	9.2%	6,855	7.9%
Boat, RV, Van, Etc.	0	0.0%	4	0.0%
Total	82,312	100.0%	86,283	100.0%

Table II.11
Housing Units by Tenure
 Richmond County
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	73,920	89.8%	76,924	89.1%	4.1%
Owner-Occupied	42,840	58.0%	41,682	54.2%	-2.7%
Renter-Occupied	31,080	42.0%	35,242	45.8%	13.4%
Vacant Housing Units	8,392	10.2%	9,407	10.9%	12.1%
Total Housing Units	82,312	100.0%	86,331	100.0%	4.88%

The geographic dispersal of owner-occupied units in Richmond County in 2010 is presented in Map II.12, on the following page. The average percentage of owner-occupied housing was 53.6 percent in 2010, making the disproportionate share threshold 63.6 percent. Owner-occupied housing above the disproportionate share threshold was concentrated in the southern part of the County; such housing was largely absent from downtown Augusta, with the exception of the census tracts around Conifer Place, Highgate, and Woodbluff.

By contrast, renter-occupied housing tended to be concentrated downtown and absent from surrounding census tracts—with the notable exception of the large concentration of such units in Fort Gordon. Map II.13 shows the distribution of renter-occupied housing in Richmond County.

VACANT HOUSING

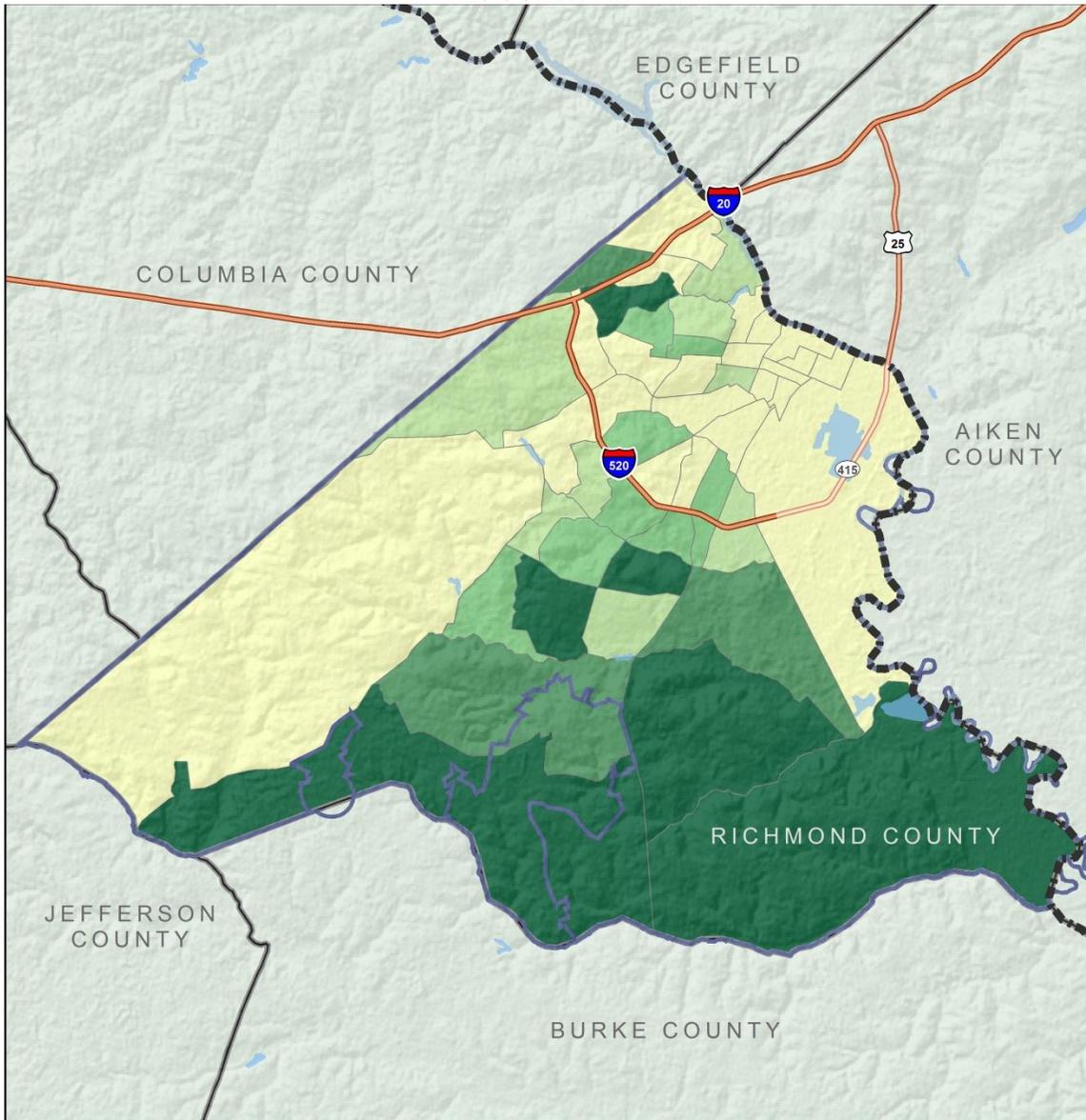
As shown below in Table II.12, at the time of the 2000 Census, the vacant housing stock consisted of 8,392 units; by 2010, this figure had reached 9,407. In total, the number of vacant housing units increased by 12.1 percent, and much of this increase came from growth in the number for-sale and “other vacant” units⁸. The share of vacant units available for rent fell by 5.4 percent over the decade, reflecting the shift in housing tenure from owner-occupied to renter-occupied units, as discussed above. The number of “other vacant” units, a designation that includes units that are not for sale or rent, increased by nearly 30 percent over this period. Growth in the number of “other vacant” units may contribute to blight where such units are grouped in close proximity.

Table II.12
Disposition of Vacant Housing Units
 Richmond County
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00–10
	Units	% of Total	Units	% of Total	
For Rent	3,739	44.6%	3,537	37.6%	-5.40%
For Sale	1,160	13.8%	1,432	15.2%	23.45%
Rented or Sold, Not Occupied	429	5.1%	451	4.8%	5.13%
For Seasonal, Recreational, or Occasional Use	288	3.4%	389	4.1%	35.07%
For Migrant Workers	5	0.1%	4	0.0%	-20.00%
Other Vacant	2,771	33.0%	3,594	38.2%	29.70%
Total	8,392	100.0%	9,407	100.0%	12.1%

⁸ The high growth rate among housing units for “seasonal, recreational, or occasional use” represented the addition of comparatively few—just over 100—housing units.

Map II.12
Owner-Occupied Housing Units
 Richmond County
 2010 Census Data



LEGEND

2010 Owner-Occupied Households
 2010 Average Percent Owner-Occupied Housing in Augusta = 53.6%
 Disproportionate Share Threshold = 63.6%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

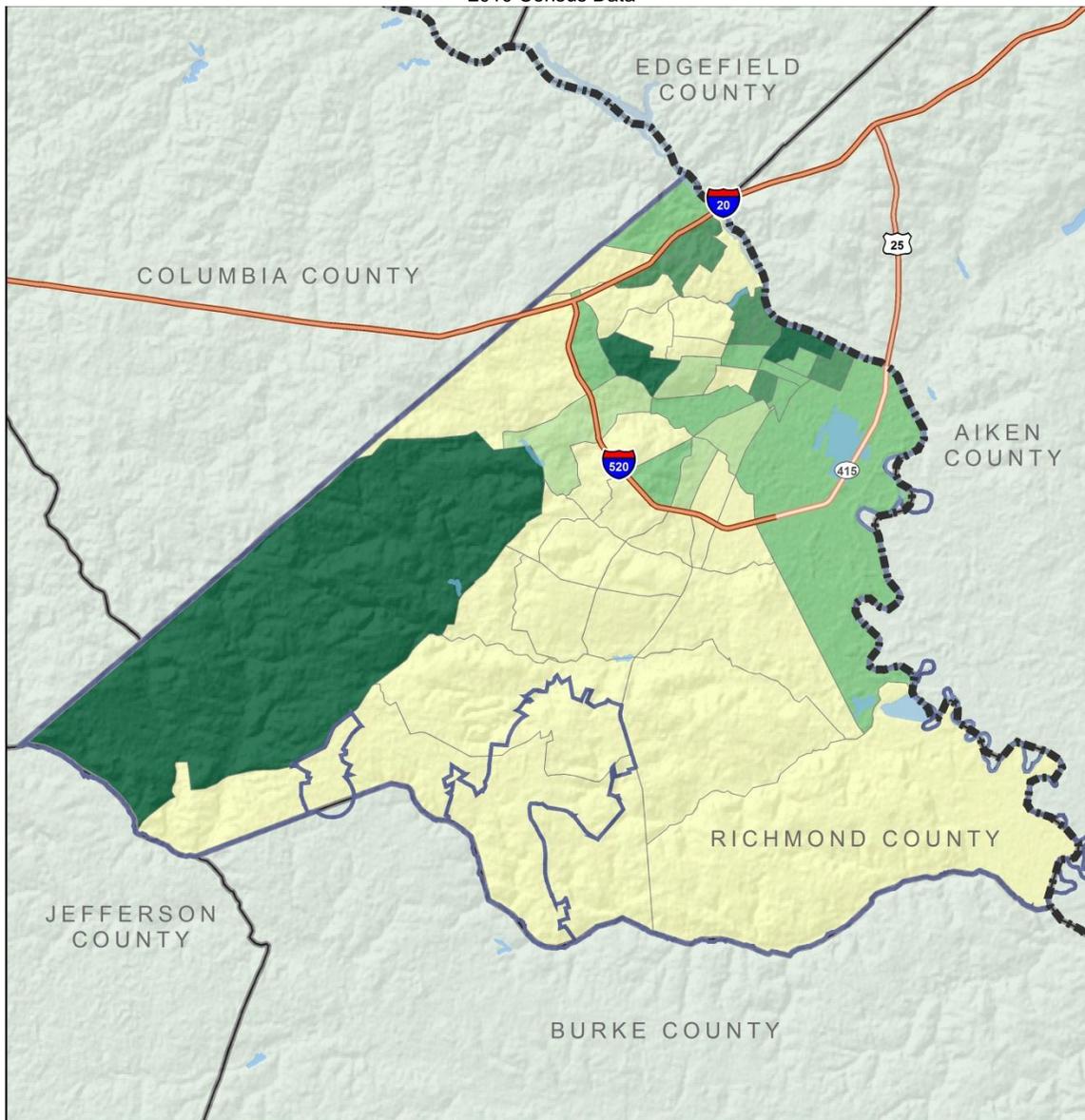
Percent Owner-Occupied

1.5% - 53.6%		Disproportionate Share Threshold
53.7% - 63.6%		
63.7% - 70.0%		
70.1% - 75.0%		
75.1% - 81.1%		

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: 2010 Census

0 3 Miles

Map II.13
Renter-Occupied Housing Units
 Richmond County
 2010 Census Data



LEGEND

2010 Renter-Occupied Households
 2010 Average Percent Renter-Occupied Housing in Augusta = 46.4%
 Disproportionate Share Threshold = 56.4%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Percent Renter-Occupied

18.9% - 46.4%	
46.5% - 56.4%	
56.5% - 65.0%	
65.1% - 75.0%	
75.1% - 98.5%	

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2010 Census

0 3 Miles

Map II.14, the following page, shows the concentration of vacant units per tract in 2010. The countywide vacancy rate was 10.9 percent; above average rates were seen tracts scattered throughout the county. Conversely, tracts with shares of vacant housing above the disproportionate share threshold of 20.2 were concentrated downtown, with the highest rates of vacancy appearing in the area around Bethlehem.

Map II.15 shows the concentration of the units per tract that were described as “other vacant” in the 2010 Census. The average percentage of “other vacant” units was 38.2 percent, making the disproportionate share threshold 48.2 percent. Tracts with the highest shares of “other vacant” units were located in and around Turpin Hill and Bethlehem. As discussed, both these were areas in which poverty was seen to be disproportionately concentrated in 2000 and 2011. A high rate of “other vacant” households was also seen in the large census tract in the east of town, another area that had showed a markedly high rate of poverty in 2011.

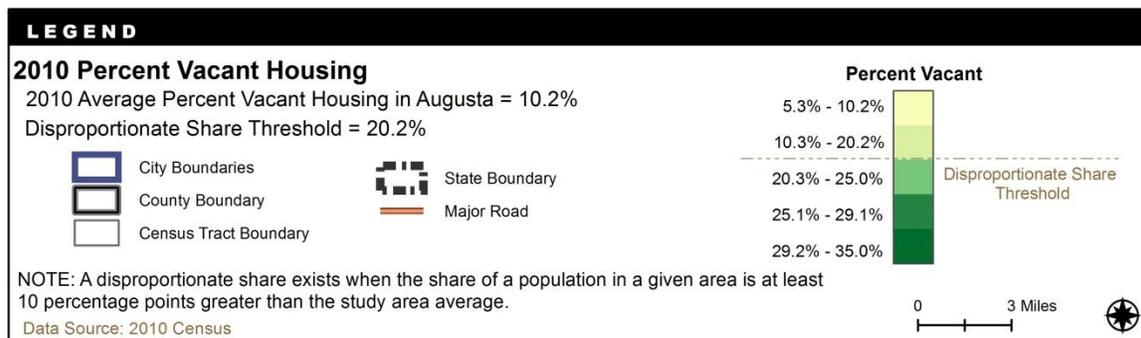
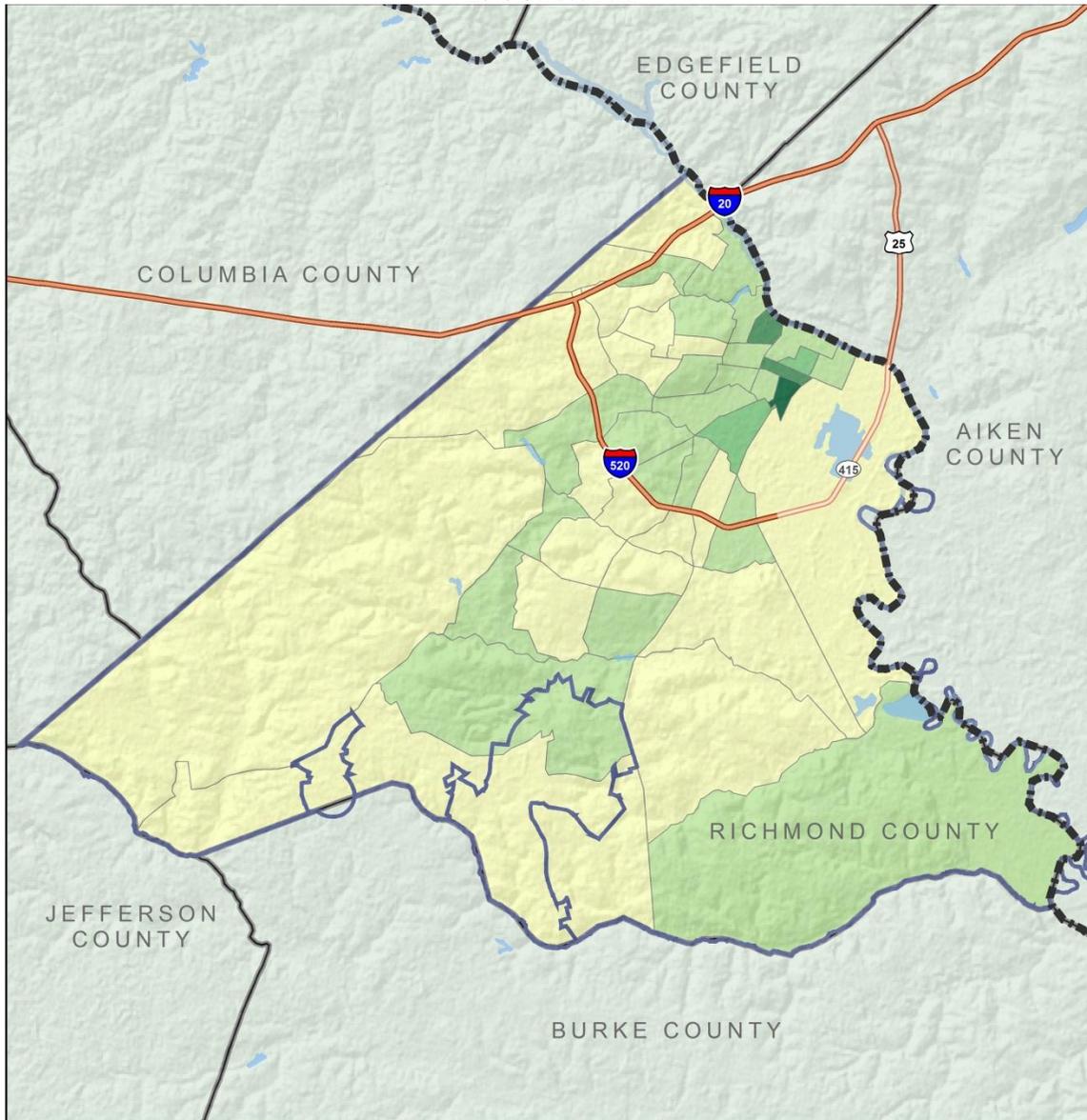
HOUSEHOLD SIZE

Housing patterns can also be examined by household size. The number of persons per household, as counted in the County at the time of the 2000 and 2010 Census, is presented below in Table II.13. As shown, in 2000, 58 percent of households were one- or two-person households while more than 30 percent represented three- or four-person households, with the remainder represented households with five persons or more. Similar patterns were seen in 2010; though the tendency toward smaller households became more pronounced with above-average growth in the number of one- to two-person households and a reduction in the number of households with between three and six persons. Households with seven persons or more also grew at an above-average rate, rising at 23.4 percent and increasing their share of total households from 1.4 to 1.7 percent over the decade.

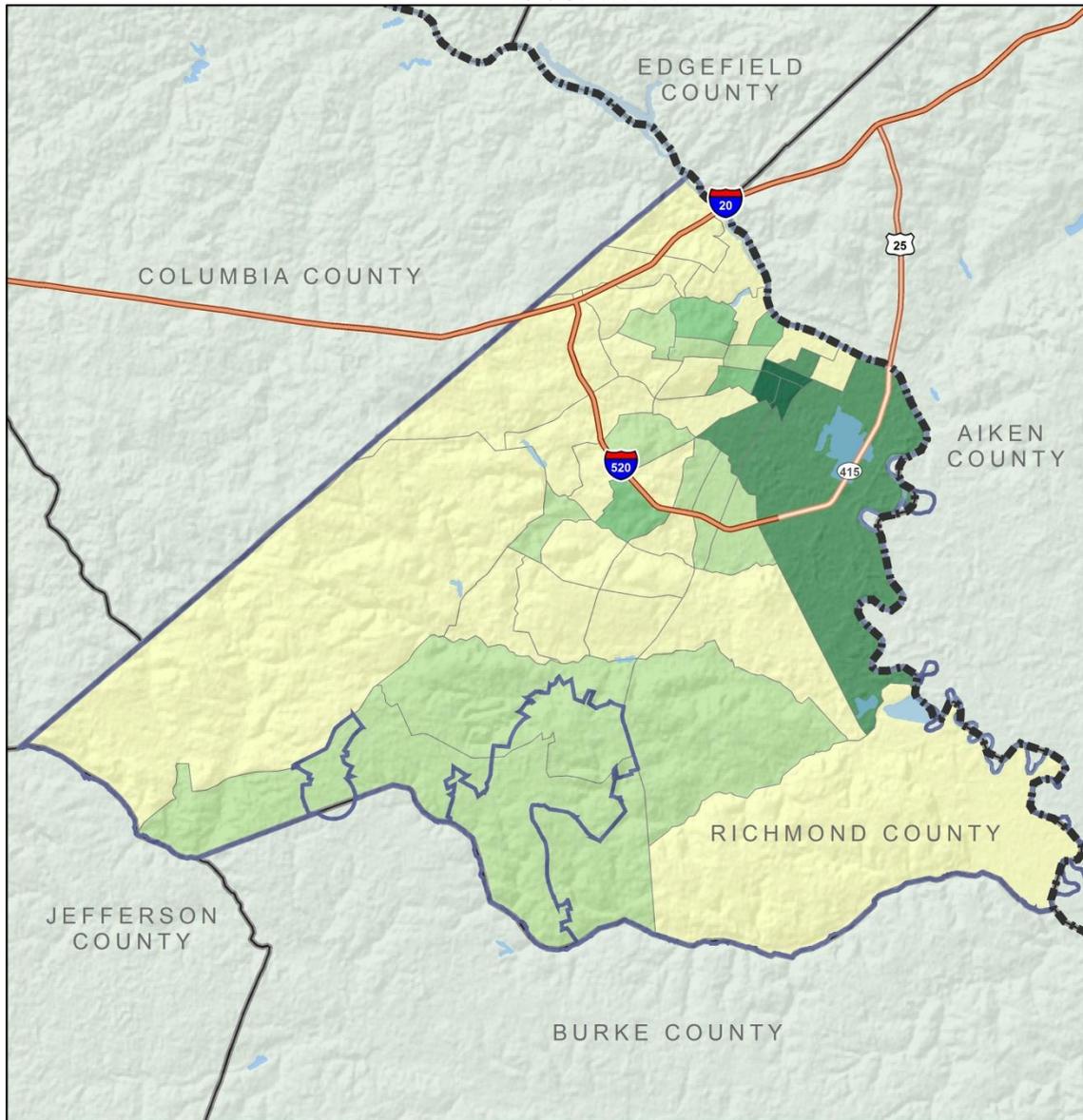
Table II.13
Households by Household Size
Richmond County
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00–10
	Households	% of Total	Households	% of Total	
One Person	20,448	27.7%	23,400	30.4%	14.4%
Two Persons	22,374	30.3%	23,705	30.8%	5.9%
Three Persons	13,443	18.2%	13,184	17.1%	-1.9%
Four Persons	9,875	13.4%	9,011	11.7%	-8.7%
Five Persons	4,858	6.6%	4,493	5.8%	-7.5%
Six Persons	1,860	2.5%	1,821	2.4%	-2.1%
Seven Persons or More	1,062	1.4%	1,310	1.7%	23.4%
Total	73,920	100.0%	76,924	100.0%	04.1%

Map II.14
Vacant Housing Units
 Richmond County
 2010 Census Data



Map II.15
“Other Vacant” Housing Units
 Richmond County
 2010 Census Data



LEGEND

2010 Percent "Other Vacant" Housing

2010 Average Percent of Vacant Housing in Richmond County Classified as "Other Vacant" = 38.2%

Disproportionate Share Threshold = 48.2%



State Boundary



Major Road



City Boundaries



County Boundary



Census Tract Boundary

Percent "Other Vacant"

11% - 38.2%

32.3% - 48.2%

48.3% - 59.0%

59.1% - 69.9%

70.0% - 80.9%



Disproportionate Share Threshold

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2010 Census

0 3 Miles



HOUSING PROBLEMS

While the 2000 Census did not report significant details regarding the physical condition of housing units, some information can be derived from the one-in-six sample, which is also called SF3 data.⁹ These data relate to overcrowding, incomplete plumbing or kitchen facilities, and cost burdens. While these data were not collected during the course of the 2010 Census, data were available for comparison from the 2007 to 2011 ACS averages.

Overcrowding occurs when a housing unit has more than one person per room but less than 1.5, with severe overcrowding occurring with 1.5 persons per room or more. At the time of the 2000 Census, 2,600 households, or 3.5 percent, were overcrowded, and another 1,244, or 1.7 percent of households, were severely overcrowded, as shown below in Table II.14. This housing problem was considerably more prevalent in renter-occupied households than it was owner-occupied households. On the other hand, overcrowding and severe overcrowding were both less common in 2010, with the share of severely overcrowded households decreasing considerably for both household tenures.

Table II.14
Overcrowding and Severe Overcrowding
Richmond County
2000 Census SF3 & 2011 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	41,753	97.5%	757	1.8%	309	.7%	42,819
2011 Five-Year ACS	41,355	99.1%	228	.5%	149	.4%	41,732
Renter							
2000 Census	28,323	91.1%	1,843	5.9%	935	3.0%	31,101
2011 Five-Year ACS	30,344	96.4%	863	2.7%	275	0.9%	31,482
Total							
2000 Census	70,076	94.8%	2,600	3.5%	1,244	1.7%	73,920
2011 Five-Year ACS	71,699	97.9%	1,091	1.5%	424	.6%	73,214

Incomplete plumbing or kitchen facilities are other indicators of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

At the time of the 2000 Census, a total of 415 units, or 0.6 percent of all housing units in the County, were lacking complete plumbing facilities, as shown below in Table II.15. The 2007 through 2011 ACS data averages showed that the percentage of units with this housing problem decreased to an estimated 0.4 percent by 2011.

⁹ Summary File 3 (SF3), as defined by the U.S. Census Bureau, "consists of 813 detailed tables of [the 2000 Census'] social, economic, and housing characteristics compiled from a sample of approximately 19 million housing units (about one in six households) that received the 2000 Census long-form questionnaire." <http://www.census.gov/census2000/sumfile3.html>. These sample data include sampling error and may not sum precisely to the 100 percent sample typically presented in the 2000 Census.

Table II.15
Households with Incomplete Plumbing Facilities

Richmond County
2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Plumbing Facilities	73,505	72,936
Lacking Complete Plumbing Facilities	415	278
Total Households	73,920	73,214
Percent Lacking	.6%	0.4%

Conversely, the proportion of households with incomplete kitchen facilities increased between 2000 and 2011, as shown in Table II.16, below. While 0.4 percent of total units were counted as having incomplete kitchen facilities in 2000, ACS data averages showed that the percentage of units with incomplete kitchen facilities increased to 0.6 percent by 2011.

Table II.16
Households with Incomplete Kitchen Facilities

Richmond County
2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Kitchen Facilities	73,613	72,776
Lacking Complete Kitchen Facilities	307	438
Total Households	73,920	73,214
Percent Lacking	.4%	.6%

The third type of housing problem reported in the 2000 Census was cost burden, which occurs when a household has gross housing costs that range from 30 to 49.9 percent of gross household income; severe cost burden occurs when gross housing costs represent 50 percent or more of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent plus utility charges.

Table II.17, at the top of the following page, shows that 15.9 percent of Richmond County households were cost-burdened and 13.1 percent were severely cost-burdened in 2000. Nationally at that time, the average Census figures were 16.2 and 11.5 percent, respectively. Over 16 percent of homeowners with a mortgage had a cost burden and 11.5 percent had a severe cost burden, while 19.3 percent of renters had a cost burden and 17.5 percent had a severe cost burden. ACS data averages for 2007 through 2011 showed that the overall countywide percentages of cost burden and severe cost burden increased to 19.6 and 16.4 percent, respectively. The increasing prevalence of severe cost burdens on households impacted renters more than homeowners, while increases in cost-burdens fell more heavily on homeowners.

Table II.17
Cost Burden and Severe Cost Burden by Tenure

Richmond County
2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	18,795	71.4%	4,246	16.1%	3,016	11.5%	277	1.1%	26,334
2011 Five-Year ACS	18,176	64.9%	5,769	20.6%	3,838	13.7%	202	0.7%	27,985
Owner Without a Mortgage									
2000 Census	9,239	89.1%	556	5.4%	404	3.9%	169	1.6%	10,368
2011 Five-Year ACS	11,474	83.5%	1,407	10.2%	679	4.9%	187	1.4%	13,747
Renter									
2000 Census	16,747	54.0%	5,982	19.3%	5,436	17.5%	2,853	9.2%	31,018
2011 Five-Year ACS	13,658	43.4%	7,148	22.7%	7,472	23.7%	3,204	10.2%	31,482
Total									
2000 Census	44,781	66.1%	10,784	15.9%	8,856	13.1%	3,299	4.9%	67,720
2011 Five-Year ACS	43,308	59.2%	14,324	19.6%	11,989	16.4%	3,593	4.9%	73,214

Renters with a severe cost burden are at risk of homelessness. Cost-burdened renters who experience one financial setback often must choose between rent and food or rent and health care for their families. Similarly, cost-burdened homeowners with a mortgage who have just one unforeseen financial constraint—such as temporary illness, divorce, or the loss of employment—may face foreclosure or bankruptcy. Furthermore, households that no longer have a mortgage yet still experience a severe cost burden may be unable to conduct periodic maintenance and repair of their homes, and in turn, may contribute to a dilapidation and blight problem. All three of these situations should be of concern to policymakers and program managers.

HOUSING COSTS

The five-year ACS estimates also report data on housing costs. The median home value of owner-occupied homes was \$76,800 across the County in 2000, but increased dramatically to \$101,700 by 2011, as shown in Table II.18. Median contracted rent—which does not include average monthly utility costs, including electricity, water and sewer services, and garbage removal—increased by \$50 after 2000. This figure includes rents for units of all sizes.

Table II.18
Median Housing Costs

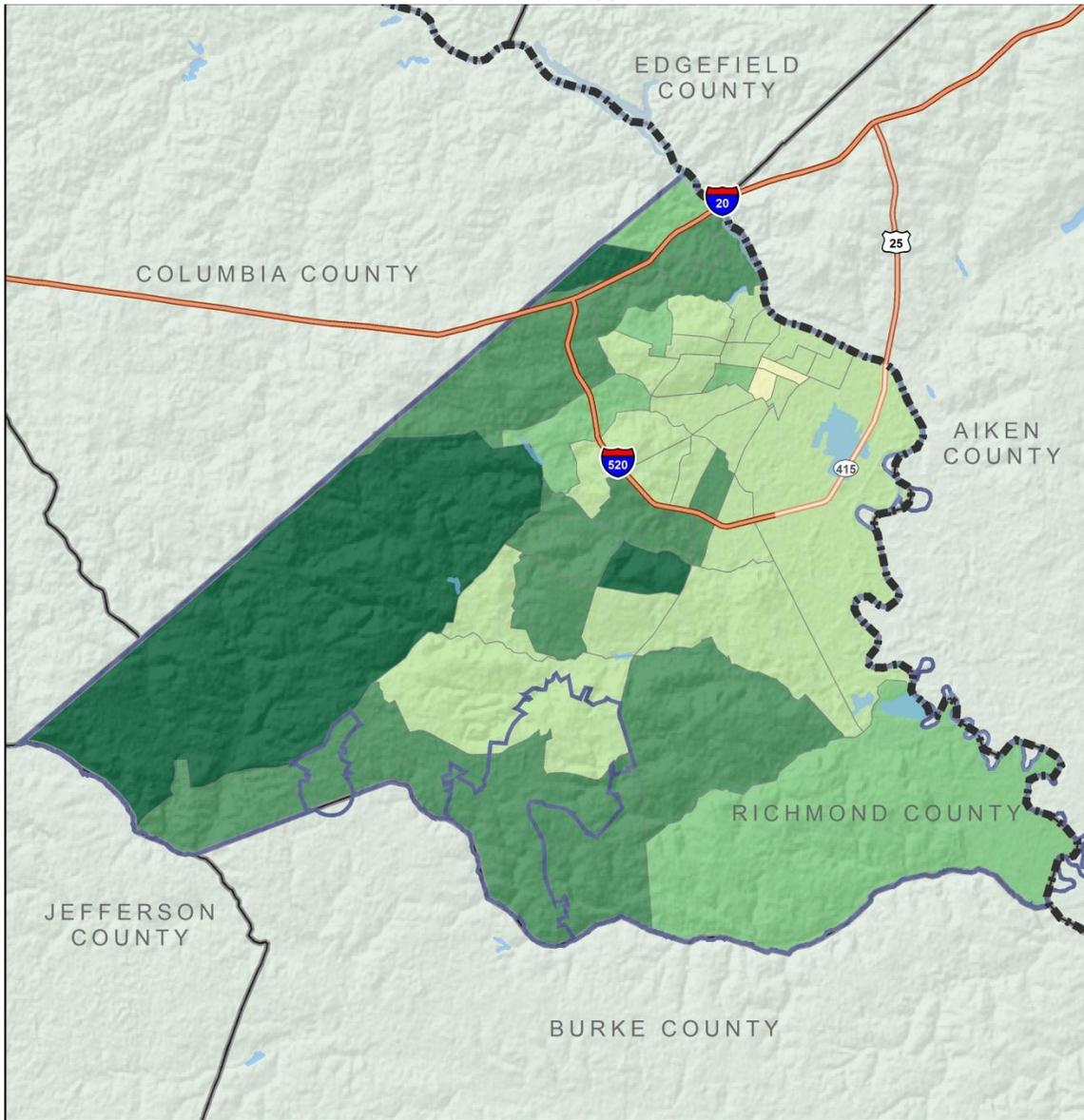
Richmond County
2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000	2010
Median Contract Rent	\$505	\$550
Median Home Value	\$76,800	\$101,700

Rental Housing

Map II.16, on the following page, illustrates data on median contracted rent prices by Census tract. The median gross rent over the 2007 to 2011 period in the County was \$550 per month, and the lowest rents observed were around \$300. In general, the highest gross rents were outside of the downtown area, particularly in the area encompassed by Fort Gordon and the tracts near Montclair and Pepperidge. Tracts with the highest rental costs tended to be larger tracts surrounding the central city areas, suggesting that the larger, lower-density tracts were less affordable than the inner city tracts. The lowest rents were seen in and around Turpin Hill.

Map II.16
Median Contracted Rent
 Richmond County
 2011 Five-Year ACS Data



LEGEND

2011 Median Contract Rent
 2011 Median Contract Rent in Augusta = \$550

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Median Contract Rent

\$298 - \$320	
\$321 - \$550	
\$551 - \$620	
\$621 - \$691	
\$692 - \$1,088	

Average

Data Source: 2007-2011 American Community Survey

0 3 Miles

Owner-Occupied Housing

The distribution of owner-occupied home values in Richmond County, as reported in the 2011 five-year ACS, is presented on the following page in Map II.17. Census tracts with the highest median home values were concentrated in the areas near Forest Hills, Summerville, and the riverfront downtown. In these areas, median home values ranged from \$225,001 to \$333,200. Murray Hills, Woodbluff, and Waverly also had median home values that were well above the disproportionate threshold. By contrast, home values in and around Bethlehem, Old Town, May Park, and West End were well-below average.

SUMMARY

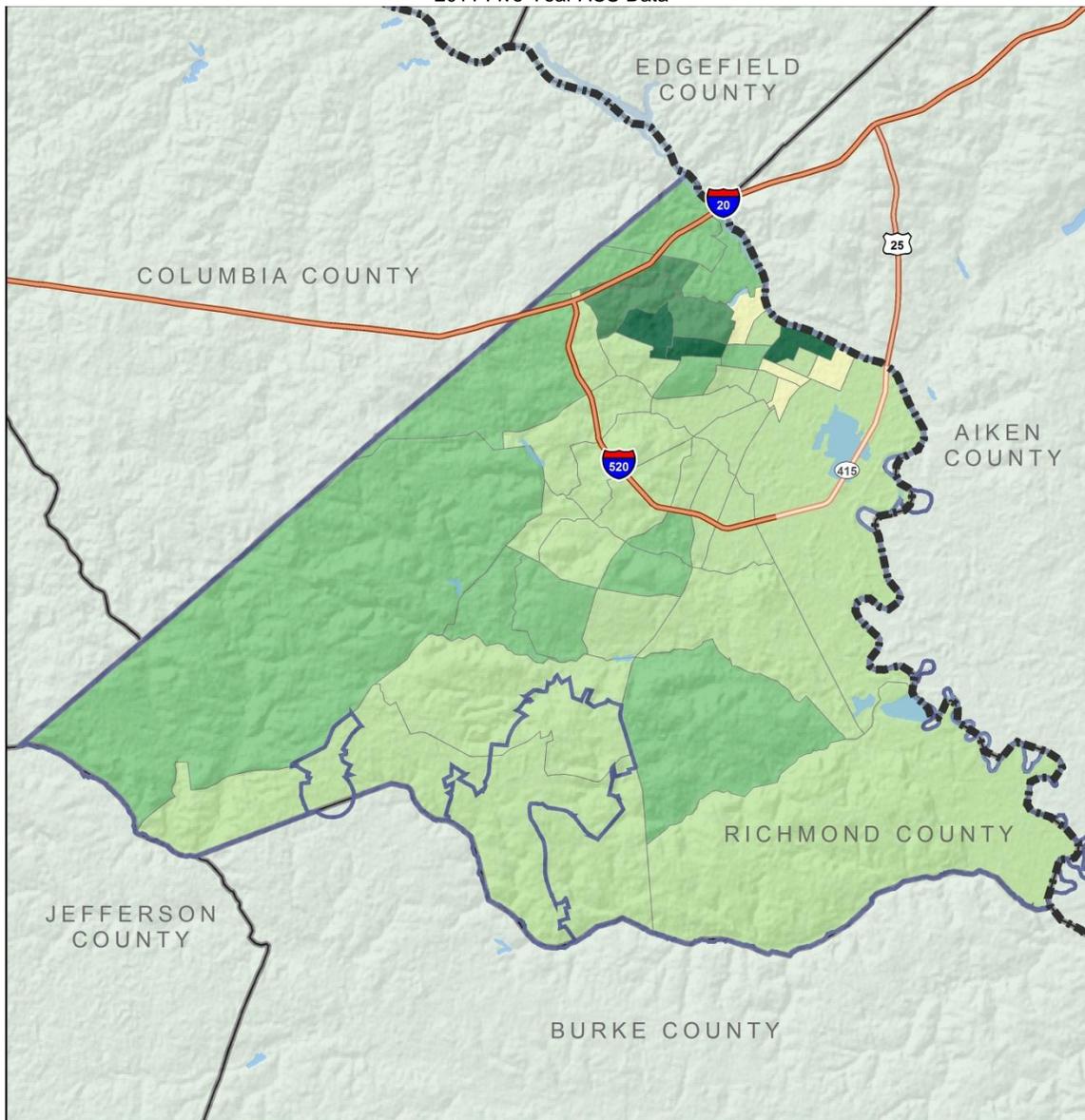
Analysis of demographic, economic, and housing data provides background context for the environments in which housing choices are made. Demographic data indicate the sizes of populations and protected classes; economic and employment data show economic factors; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of the County's residents.

According to the Census Bureau, between 2000 and 2010, the population in Richmond County grew from 199,775 to 200,549 persons, or by .4 percent. Data for population by age showed that the County's population slowly shifted to represent more persons over the age of 55, although the age groups with the largest populations comprised persons aged 5 to 19 and 35 to 54. Nevertheless, the number of residents in these two age groups declined over the decade, while all other cohorts experienced small to modest growth.

Census Bureau data showed that the racial and ethnic composition of the County has also changed since 2000. While the white population decreased by over 12 percent during this period, populations of all other racial groups increased. Over the decade, the County saw significant growth in Black, Asian, and Multi-racial populations, along with those who identified their race as "Other". In terms of ethnicity, growth in the number of Hispanic residents of Richmond County far outstripped growth in the Non-Hispanic population, though the former represented only 4.1 percent of all county residents in 2010. Geographically, each racial group profiled above tended to occupy different areas of the county, with high concentrations of Black residents in the north, central, and northeast parts of the county and White residents in the northwest and southern portions of the county. Hispanic residents tended to be concentrated in the west of the county. These trends did not change appreciably in the decade between the Censuses.

Economic data for Augusta and Richmond County demonstrate the impact of the recent recession. The unemployment rate increased dramatically after 2008 due to a reduction in available full- and part-time work. However, growth in average earnings per job continued through 2011, after a slow start to the decade. Similarly, real per capita income in Richmond County declined only slightly after 2008, while real per capita earnings fell more dramatically across the state. At the same, since 1990, real per capita income has been consistently lower in Richmond County than in Georgia. The poverty rate climbed from 19.6 percent at the beginning of the decade to nearly 24 percent over the five years leading up to 2011, with high geographic concentrations of poverty occurring in the eastern part of the County.

Map II.17
Median Home Value
 Richmond County
 2011 Five-Year ACS Data



LEGEND

2011 Median Home Value
 2011 Median Home Value in Augusta = \$102,000

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Median Home Value

\$28,000 - \$54,600	
\$54,601 - \$102,000	
\$102,001 - \$150,000	Average
\$150,001 - \$225,000	
\$225,001 - \$333,200	

Data Source: 2007-2011 American Community Survey

0 3 Miles

The number of housing units in the County increased by 4.9 percent between 2000 and 2010, climbing from 84,312 to 86,331 units over the decade. However, the number of occupied units was seen to decline over that time, primarily as a result of declining homeownership, with the share of renter across the county increasing after 2000. In the five years before 2011, rental units tended to be concentrated in the northeast of the county and Fort Gordon, while owner-occupied units were highly concentrated in the south of the county and in Woodbluff and Waverly. Among vacant housing, the number of units available to rent declined as the composition of housing in the County shifted from owner-occupied toward renter-occupied. Units for sale increased moderately during this time. Of potential concern is the growth in the number of “Other vacant” units; high concentrations of this type of vacant unit may contribute to blight. Analysis of the distribution of “other vacant” units in Augusta and Richmond County reveal such concentrations are near the center of town, particularly in the areas near Turpin Hill and Bethlehem. The share of housing stock with incomplete plumbing facilities fell after 2000, while the share of units with incomplete kitchen facilities increased; however, neither of these issues were represented in units with a large share of total housing stock.

Cost Burdens in Augusta and Richmond County resident was more of a concern, affecting more households and increasing considerably after 2000. At the same time, average rental costs increased moderately from 2000 to 2010, and were highest near Fort Gordon and in the areas around Pepperidge and Montclair. The median home value of owner-occupied homes increased dramatically over that period; home values were seen to be the highest near Forest Hills, Waverly, and the riverfront downtown.

SECTION III. FAIR HOUSING LAW, STUDY, AND CASE REVIEW

As part of the AI process, existing fair housing laws, studies, cases, and other relevant materials were reviewed on a national and local scale. Results of this review are presented below.

A. FAIR HOUSING LAWS

FEDERAL FAIR HOUSING LAWS

A myriad of federal laws provide the backbone for U.S. fair housing regulations. While some laws have been previously discussed in this report, a brief list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development's (HUD's) website, is presented below:

Fair Housing Act. Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18), and handicap (disability).¹⁰

Title VIII was amended in 1988 (effective March 12, 1989) by the *Fair Housing Amendments Act* . . . In connection with prohibitions on discrimination against individuals with disabilities, the Act contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.¹¹

Title VI of the Civil Rights Act of 1964. Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973. Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of the Housing and Community Development Act of 1974. Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990. Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

¹⁰ "HUD Fair Housing Laws and Presidential Executive Orders."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹¹ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

Architectural Barriers Act of 1968. The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975. The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972. Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.¹²

STATE FAIR HOUSING LAWS

In addition to federal law, citizens of Augusta and Richmond County are protected by Georgia State Code, which guarantees fair housing protections to those groups enumerated in the federal Fair Housing Act.¹³ According to the City's "Augusta currently has no local fair housing ordinance and relies on state and federal law." As an aside, State law precludes the extension of the protections in local ordinances to groups beyond those recognized in State or Federal law.¹⁴

B. FAIR HOUSING STUDIES

NATIONAL FAIR HOUSING STUDIES

In 2000, HUD released a publication entitled "Discrimination in Metropolitan Housing Markets," which measured the prevalence of housing discrimination based on race and ethnicity in the U.S. This was the third nationwide effort to measure discrimination against minority home seekers since 1977, conducted in three phases.

1. Phase 1 – Black and Hispanic Populations

The study, based on 4,600 paired tests in 23 metropolitan cities in the U.S., found large decreases in the levels of discrimination against black and Hispanic home seekers between 1989 and 2000. In the rental markets, a moderate decrease was seen in discrimination toward black individuals, who experienced adverse treatment more often than white individuals, whereas the Hispanic population was more likely to face discrimination in the rental markets than its black and white counterparts. Many black and Hispanic home seekers were told that units were unavailable, although the same units were available to white home seekers, and the black and Hispanic populations were also shown and told about fewer units. In addition, Hispanic individuals were more likely in 2000 than in 1989 to be quoted a higher rent than white individuals who sought to rent the same unit.

2. Phase 2 – Asian and Pacific Islander Populations

¹²"HUD Fair Housing Laws and Presidential Executive Orders."

¹³ O.C.G.A. § 8-3-200 (2013) <http://www.lexisnexis.com/hottopics/gacode/Default.asp>

¹⁴ O.C.G.A. § 8-3-220 (2013) <http://www.lexisnexis.com/hottopics/gacode/Default.asp>

This study, conducted in 2000 and 2001 and based on 889 paired tests in 11 metropolitan areas in the U.S., showed that Asian and Pacific Islander individuals who sought to rent a unit experienced adverse treatment compared to white individuals in 21.5 percent of tests, which was similar to the rate black and Hispanic individuals saw. The study also showed that Asian and Pacific Islander prospective homebuyers experienced adverse treatment compared to white prospective homebuyers 20.4 percent of the time, with discrimination occurring in the availability of housing, inspections, assistance with financing, and encouragement by agents.

3. Phase 3 – American Indian Population

The last phase of HUD’s nationwide effort to measure housing discrimination involved estimating the level of discrimination experienced by American Indian individuals in their search for housing in metropolitan areas across Minnesota, Montana, and New Mexico. The findings showed that the American Indian population experienced adverse treatments compared to white individuals in 28.5 percent of rental tests. White individuals were consistently told about advertised units, similar units, and more units than American Indian individuals with similar qualifications. The high level of discrimination experienced by the American Indian population in these areas surpassed rates seen by Hispanic, black, and Asian individuals in the metropolitan rental markets nationwide.¹⁵

In April 2002, HUD released a national study that assessed public awareness of and support for fair housing law titled *How Much Do We Know?: Public Awareness of the Nation’s Fair Housing Laws*. The study found that only 50 percent of the population was able to identify most scenarios describing illegal conduct. In addition, 14 percent of the nationwide survey’s adult participants believed that they had experienced some form of housing discrimination in their lifetime. However, only 17 percent of those who had experienced housing discrimination had taken action to resolve the issue, such as filing a fair housing complaint. Finally, two-thirds of all respondents said that they would vote for a fair housing law.¹⁶

As a follow-up, HUD later released a study in February 2006 called *Do We Know More Now?: Trends in Public Knowledge, Support and Use of Fair Housing Law*. One aim of the study was to determine whether a nationwide media campaign had proven effective in increasing the public’s awareness of housing discrimination, and another goal was to determine the public’s desire to report such discrimination. Unfortunately, the study found that overall public knowledge of fair housing law did not improve between 2000 and 2005. As before, just half of the public knew the law regarding six or more illegal housing activities. The report showed that 17 percent of the study’s adult participants experienced discrimination when seeking housing; however, after reviewing descriptions of the perceived discrimination, it was determined that only about 8 percent of the situations might be covered by the Fair Housing Act. Four out of five individuals who felt they had been discriminated against did not file a fair housing complaint, indicating that they felt it “wasn’t worth it” or that it “wouldn’t have helped.” Others did not know where to complain, assumed it would cost too much, were too busy, or feared

¹⁵ “Discrimination in Metropolitan Housing Markets: National Results from Phase 1, Phase 2, and Phase 3 of the Housing Discrimination Study (HDS).” <http://www.huduser.org/portal/publications/hsgfin/hds.html>

¹⁶ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *How Much Do We Know?: Public Awareness of the Nation’s Fair Housing Laws*. April 2002. <http://www.huduser.org/portal/publications/fairhsg/hmwk.html>

retaliation. One positive finding of the survey was that public support for fair housing law increased from 66 percent in 2000 to 73 percent in 2005.¹⁷

In 2004, the U.S. General Accounting Office's (GAO) released a report titled *Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process*. The GAO report found that between 1996 and 2003, the median number of days required to complete fair housing complaint investigations was 259 for HUD's Fair Housing and Equal Opportunity Offices and 195 for Fair Housing Assistance Program (FHAP) agencies—far above the 100-day mandate. However, the report did find a higher percentage of investigations completed within that time limit. The GAO report also identified the following trends between 1996 and 2003:

- The number of fair housing complaints filed each year steadily increased since 1998. An increasing proportion of grievances alleged discrimination based on disability and a declining proportion alleged discrimination based on race, although race was still the most cited basis of housing discrimination;
- FHAP agencies conducted more fair housing investigations than Fair Housing and Equal Opportunity (FHEO) agencies over the eight-year period. The total number of investigations completed each year increased slightly after declining in 1997 and 1998; and
- Over this time period, an increasing percentage of investigations closed without finding reasonable cause to believe discrimination occurred. However, a declining percentage of investigations were resolved by the parties themselves or with help from FHEO or FHAP agencies.¹⁸

In 2006, the University of Southern California and Oregon State University collaborated to study rental discrimination and race. The universities responded to 1,115 advertisements regarding apartment vacancies in Los Angeles County and signed the bottom of each email with Tyrell Jackson, a traditionally black name; Patrick McDougall, a traditionally white name; or Said Al-Rahman, a traditionally Arab name. Analysis indicated that individuals who were perceived as black were four times more likely to be discouraged from viewing an apartment than persons perceived as white, and individuals considered to be Arab were three times more likely to be discouraged from viewing an apartment than individuals who appeared white. The analysis also noted that applicants perceived as black were more likely to receive negative responses, such as the apartment was no longer available for market rate or above market rate apartments. For example, only an email signed Tyrell Jackson received a reply that reiterated the apartment cost to ensure the apartment was within the applicant's price range. The study also analyzed the responses from private property owners versus corporate property owners, but found no statistical difference in the way the two groups responded to applicants of different races.¹⁹

¹⁷ U.S. Department of Housing and Urban Development, Office of Policy Development and Research. *Do We Know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law*. February 2006. <http://www.huduser.org/portal/publications/hsgfin/FairHsgSurvey.html>

¹⁸ U.S. General Accounting Office. "Fair Housing: Opportunities to Improve HUD's Oversight and Management of the Enforcement Process." April 2004. <http://gao.gov/products/GAO-04-463>

¹⁹ Carpusor, Adrian and William Loges. "Rental Discrimination and Ethnicity in Names." *Journal of Applied Social Psychology* 36(4).

Released by the Poverty & Race Research Action Council in January 2008, *Residential Segregation and Housing Discrimination in the United States* asserts that many current governmental efforts to further fair housing actually result in furthering unfair housing practices across the U.S. This article suggests that fair housing efforts can cause residential segregation. For example, if the majority of public housing residents are non-white and most public housing accommodations are grouped in the same Census tracts, residential segregation is resultant. Similarly, many Section 8 voucher holders are racial or ethnic minorities, and most housing that accepts Section 8 vouchers is grouped in selected areas, which again results in residential segregation. The report offers recommendations to curb such residential segregation, including dispersing public housing developments throughout cities and communities and providing greater incentives for landlords with several properties to accept the vouchers.²⁰

Published in 2009 by the National Fair Housing Alliance, *For Rent: No Kids!: How Internet Housing Advertisements Perpetuate Discrimination* presented research on the prevalence of discriminatory housing advertisements on popular websites such as Craigslist. According to the article, while newspapers are prohibited from publishing discriminatory housing advertisements, no such law exists for websites like Craigslist, as they are considered interactive internet providers rather than publishers of content. As such, they are not held to the same legal standards as newspapers. While individual landlords who post discriminatory advertisements may be held responsible, there are no such standards for companies like Craigslist that post the discriminatory advertisements. Newspapers and other publishers of content are required to screen the advertisements they accept for publishing for content that could be seen as discriminatory. This may include phrases like “no children” or “Christian only,” which violate provisions of the Fair Housing Act that state families with children and religious individuals are federally protected groups.²¹

In May 2010, the National Fair Housing Alliance published a fair housing trends report, *A Step in the Right Direction*, which indicated that recent years have demonstrated forward movement in furthering fair housing. The report began with a commendation of HUD’s federal enforcement of fair housing law and noted the agency’s willingness to challenge local jurisdictions that failed to affirmatively further fair housing. In response to the recent foreclosure crisis, many credit institutions have implemented tactics to reduce risk. However, this report suggests that policies that tighten credit markets—such as requiring larger cash reserves, higher down payments, and better credit scores—may disproportionately affect lending options for communities of color and women. *A Step in the Right Direction* concludes with examples of ways in which the fair housing situation could be further improved, including addressing discriminatory internet advertisements and adding gender identity, sexual orientation, and source of income as federally protected classes.²²

The positive note that the NFHA struck in its 2010 report carried over into the following year’s *The Big Picture: How Fair Housing Organizations Challenge Systemic and Institutionalized Discrimination*, published by the Alliance in April of 2011. This report began by noting an

²⁰ U.S. Housing Scholars and Research and Advocacy Organizations. *Residential Segregation and Housing Discrimination in the United States*. January 2008. http://pracc.org/pdf/FinalCERD_HousingDiscriminationReport.pdf

²¹ National Fair Housing Alliance. *For Rent: No Kids!: How Internet Housing Advertisements Perpetuate Discrimination*. August 2009. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=zgbukJP2rMM%3D&tabid=2510&mid=8347>

²² National Fair Housing Alliance. *A Step in the Right Direction: 2010 Fair Housing Trends Report*. May 2010. <http://www.nationalfairhousing.org/Portals/33/Fair%20Housing%20Trends%20Report%202010.pdf>

encouraging downward trend in the proportion of individuals in large metropolitan areas living in segregation, which had dropped from 69 to 65 percent between 2000 and 2010, according to census data from 2010. The report also highlighted the work of fair housing organizations to combat systemic and institutionalized discrimination produced by exclusionary zoning, NIMBYism, the dual credit market, and other fair housing challenges, often on limited budgets and with limited personnel. The NFHA closed its 2011 report by praising the work of private fair housing organizations while underscoring the need for continued work²³.

The 2012 report from the NFHA focused on issues of fair housing in the context of the shifting demographic composition of the United States, where the white population is projected to no longer represent a majority of residents within thirty years. The report discussed encouraging signals from HUD and the Justice Department, who have “increased their efforts and announced landmark cases of mortgage lending, zoning, and other issues that get to the heart of the [Fair Housing] Act: promoting diverse and inclusive communities²⁴.” The report also highlights a new arena for discrimination in housing, which has emerged as a result of the massive level of foreclosures in the country in recent years: uneven maintenance of Real Estate Owned (REO) properties in white and minority areas. In concluding, the report hails the creation of the Consumer Financial Protection Bureau as a new ally for fair housing and equal opportunity.²⁵

The most recent report from the NFHA outlines an ambitious policy goal: expansion of the Fair Housing Act to prohibit discrimination based on source of income, sexual orientation, gender identity, and marital status. The report relates that cases of housing discrimination in general increased between 2011 and 2012, and that complaints based on non-protected statuses (source of income, etc.) were included in that upward trend. In spite of this, only 12 states include protections based on source of income, 21 states prohibit discrimination based on sexual orientation, sixteen states protect against discrimination based on gender identity, and 22 states offer protections based on marital status. The District of Columbia also extends protections on all of these bases. In concluding the report, the NFHA advocates the modernization and expansion of the FHA to bring the protection of individuals based on source of income, sexual orientation, gender identity, and marital status within its compass.

C. FAIR HOUSING CASES

NATIONAL FAIR HOUSING CASES

As noted in the introduction to this report, provisions to affirmatively further fair housing are long-standing components of HUD’s Housing and Community Development programs. In fact, in 1970, *Shannon v. HUD* challenged the development of a subsidized low-income housing project in an urban renewal area of Philadelphia that was racially and economically integrated. Under the Fair Housing Act, federal funding for housing must further integrate community development as part of furthering fair housing, but the plaintiffs in the *Shannon* case claimed that the development would create segregation and destroy the existing balance of the

²³*The Big Picture: How Fair Housing Organizations Challenge Systemic and Institutionalized Discrimination*. National Fair Housing Alliance 2011 Fair Housing Trends Report. 29 April 2011.

<http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SbZH3pTEZhs%3d&tabid=3917&mid=5321>

²⁴ <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=GBv0ZVJp6Gg%3d&tabid=3917&mid=5321>

²⁵ *Ibid.*

neighborhood. As a result of the case, HUD was required to develop a system to consider the racial and socio-economic impacts of their projects.²⁶ The specifics of the system were not decided upon by the court, but HUD was encouraged to consider the racial composition and income distribution of neighborhoods, racial effects of local regulations, and practices of local authorities.²⁷ The Shannon case gave entitlement jurisdictions the responsibility of considering the segregation effects of publicly-funded housing projects on their communities as they affirmatively further fair housing.

Much more recently, and in a landmark fraud case, Westchester County, New York, was ordered to pay more than \$50 million to resolve allegations of misusing federal funds for public housing projects and falsely claiming their certification of furthering fair housing. The lawsuit, which was filed in 2007 by an anti-discrimination center, alleged that the County failed to reduce racial segregation of public housing projects in larger cities within the County and to provide affordable housing options in its suburbs. The County had accepted more than \$50 million from HUD between 2000 and 2006 with promises of addressing these problems. In a summary judgment in February 2009, a judge ruled that the County did not properly factor in race as an impediment to fair housing and that the County did not accurately represent its efforts of integration in its AI. In the settlement, Westchester County was forced to pay more than \$30 million to the federal government, with roughly \$20 million eligible to return to the County to aid in public housing projects. The County was also ordered set aside \$20 million to build public housing units in suburbs and areas with mostly white populations²⁸, and to promote legislation that was before the Board of Legislators to ban discrimination based on source of income. The County Executive's efforts to promote this legislation were limited to sending five letters to various advocacy organizations that were already promoting the legislation in support of their work, and one letter to the Board of Legislators expressing support for the legislation. When the legislation failed to pass in 2009, it was taken up again in a similar form in 2010, whereupon the newly elected County Executive took no action to support the renewed legislation and vetoed the bill when it was eventually passed in weakened form. Finding that the County Executive had not fulfilled the terms of the settlement, HUD rejected the County's AFFH certification and withheld funding in 2011. As of April 2013, HUD's decision has been upheld through subsequent court challenges²⁹. The ramifications of this case are expected to affect housing policies of both states and entitlement communities across the nation; activities taken to affirmatively further fair housing will likely be held to higher levels of scrutiny to ensure that federal funds are being spent to promote fair housing and affirmatively further fair housing.

In 2008, \$3 billion of federal disaster aid was allotted to the Texas state government to provide relief from damage caused by hurricanes Ike and Dolly. These storms ravaged homes in coastal communities, many of which were owned by low-income families that could not afford to rebuild. However, instead of directing the federal funds to the areas most affected by the storms, the State spread funds across Texas and let local planning agencies spend at will. In reaction to this, two fair housing agencies in the state filed a complaint with HUD stating that the plan violated fair housing laws as well as federal aid requirements that specify half of the

²⁶ U.S. HUD. *39 Steps Toward Fair Housing*. <http://www.hud.gov/offices/fheo/39steps.pdf>

²⁷ Orfield, Myron. "Racial Integration and Community Revitalization: Applying the Fair Housing Act to the Low Income Housing Tax Credit." *Vanderbilt Law Review*, November 2005.

²⁸ <http://www.hud.gov/content/releases/settlement-westchester.pdf>

²⁹ *United States v. Westchester County*, 712 F.3d 761; 2013 U.S. App.

funds be directed to lower-income persons. In light of the complaint, HUD withheld \$1.7 billion in CDBG funds until the case was resolved. A settlement was reached in June 2010; the State was required to redirect 55 percent of the amount of the original funds to aid poorer families that lost their homes. The State was also asked to rebuild public housing units that were destroyed by the storms and to offer programs that aid minority and low-income residents in relocating to less storm-prone areas or areas with greater economic opportunities.³⁰

In 2010, a coalition of fair housing advocates led by the National Fair Housing Alliance (and which included East Point-based Metro Fair Housing Services, Inc.) settled a lawsuit with A.G. Spanos Companies. The lawsuit had been filed after these advocates discovered that the building company, one of the largest in the United States, had not met ADA standards of accessibility in 123 multifamily buildings across fourteen states. The terms of the settlement included requirements that the builder retrofit buildings in ten states; the estimated cost of those retrofits was \$7.4 million. In addition, the agreement required the builder to provide \$4.2 million to establish a national fund to issue retrofitting grants to people with disabilities. This decision, in one of the largest fair housing cases since 1988, touches on issues in fair housing law that include statute of limitations restrictions on fair housing complaints as well as the discrepancy between local building code and the requirements of the FHA.³¹

LOCAL FAIR HOUSING CASES

U.S. Department of Justice Cases

The U.S. Department of Justice (DOJ) enacts lawsuits on behalf of individuals based on referrals from HUD. Under the Fair Housing Act, the DOJ may file lawsuits in the following instances:

- Where there is reason to believe that a person or entity is engaged in what is termed a “pattern or practice” of discrimination or where a denial of rights to a group of people raises an issue of general public importance;
- Where force or threat of force is used to deny or interfere with fair housing rights; and
- Where persons who believe that they have been victims of an illegal housing practice file a complaint with HUD or file their own lawsuit in federal or state court.³²

No cases filed in Richmond County were listed on the DOJ website as of November 2013³³.

SUMMARY

A review of laws, studies, cases, and related materials relevant to fair housing in Augusta and Richmond County demonstrated the complexity of the fair housing landscape. The fair housing laws in the State of Georgia limit protections to those classes recognized in federal law, and there are no ordinances for fair housing in the Augusta-Richmond County area.

³⁰ <http://www.relmanlaw.com/docs/FinalConciliationAgreementTexas.pdf>

³¹ <http://www.builderonline.com/fair-housing/spanos-fallout-ibs-panel-says-expect-more-not-less-fair-housing-suits.aspx>

³² “The Fair Housing Act.” The United States Department of Justice. http://www.justice.gov/crt/about/hce/housing_coverage.php

³³ <http://www.justice.gov/crt/about/hce/documents/casesummary.php#riga>

SECTION IV. REVIEW OF THE EXISTING FAIR HOUSING STRUCTURE

The purpose of this section is to provide a profile of fair housing in Augusta and Richmond County based on a number of factors, including an enumeration of key agencies and organizations that contribute to affirmatively furthering fair housing, evaluation of the presence and scope of services of existing fair housing organizations, and a review of the complaint process.

A. FAIR HOUSING AGENCIES

FEDERAL AGENCIES

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) oversees, administers, and enforces the federal Fair Housing Act. HUD's regional office in Atlanta oversees housing, community development, and fair housing enforcement in Georgia, as well as Alabama, the Caribbean, Florida, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee.³⁴ The Office of Fair Housing and Equal Opportunity (FHEO) within HUD's Atlanta office enforces the Fair Housing Act and other civil rights laws that prohibit discrimination in housing, mortgage lending, and other related transactions in Georgia. HUD also provides education and outreach, monitors agencies that receive HUD funding for compliance with civil rights laws, and works with state and local agencies under the Fair Housing Assistance Program (FHAP) and Fair Housing Initiative Program (FHIP), as described below.

Fair Housing Assistance Program

In the U.S., many agencies receive funding directly from HUD as FHAP recipients, who requires an ordinance or law that empowers a state or local governmental agency to enforce the state or local fair housing law. If HUD determines that the local entity can operate on a "substantially equivalent" level to federal agency enforcement activities, HUD contracts with that agency to process fair housing complaints and reimburses the jurisdiction on a per case basis.³⁵ FHAP grants are awarded to public, not private, entities and are given on a noncompetitive, annual basis to substantially equivalent state and local fair housing enforcement agencies.

To create a substantially equivalent agency, a state or local jurisdiction must first enact a fair housing law that is substantially equivalent to federal law. In addition, the local jurisdiction must have both the administrative capacity and fiscal ability to carry out the law. With these elements in place, the jurisdiction may apply to HUD in Washington, D.C., for substantially equivalent status. The jurisdiction's law would then be examined, and the federal government

³⁴ "Fair Housing Regional Offices."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/aboutfheo/fhhubs#hdwest2

³⁵ "Title VIII: Fair Housing and Equal Opportunity."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

would make a determination as to whether it is substantially equivalent to federal fair housing law.

When substantially equivalent status has been granted, complaints of housing discrimination are dually filed with the state or local agency and HUD, with the state or local agency investigating most complaints. When federally subsidized housing is involved, however, HUD will typically investigate the complaint. Regardless, the state or local agency is reimbursed for complaint intake and investigation and is awarded funds for fair housing training and education.

There were no substantially equivalent FHAP agencies in Georgia in 2013³⁶.

Fair Housing Initiative Program

A FHIP participant may be a government agency, a private nonprofit, or a for-profit organization. FHIPs are funded through a competitive grant program that provides funds to organizations to carry out projects and activities designed to enforce and enhance compliance with fair housing law. Eligible activities include education and outreach to the public and the housing industry on fair housing rights and responsibilities as well as enforcement activities in response to fair housing complaints, such as testing and litigation.³⁷

The following FHIP initiatives, as defined on HUD's website, provide funds and competitive grants to eligible organizations:

The Fair Housing Organizations Initiative (FHOI) provides funding that builds the capacity and effectiveness of non-profit fair housing organizations by providing funds to handle fair housing enforcement and education initiatives more effectively. FHOI also strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of underserved groups, particularly persons with disabilities.

[Eligible Grantees:] Applicants must be qualified fair housing enforcement organizations with at least two years of experience in complaint intake, complaint investigation, testing for fair housing violations, and meritorious claims in the three years prior to the filing of their application.

[Eligible Activities:] Grants may be used flexibly to support the basic operation and activities of new and existing non-profit fair housing organizations.³⁸

The Private Enforcement Initiative (PEI) offers a range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

³⁶ HUD Website. http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/partners/FHAP/agencies

³⁷ "Fair Housing Initiatives Program (FHIP)."

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/partners/FHIP

³⁸ *Ibid.*

[Eligible Grantees:] Fair housing enforcement organizations that meet certain requirements related to the length and quality of previous fair housing enforcement experience may apply for FHIP-PEI funding.

[Eligible Activities:] Funds such activities as conducting complaint-based and targeted testing and other investigations of housing discrimination, linking fair-housing organizations in regional enforcement activities, and establishing effective means of meeting legal expenses in support of fair housing litigation.³⁹

The Education and Outreach Initiative (EOI) offers a comprehensive range of support for fair housing activities, providing funding to State and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act.

[Eligible Grantees:] State or local governments, qualified fair housing enforcement organizations (those with at least 2 years of experience), other fair housing organizations, and other public or private nonprofit organizations representing groups of persons protected by the Fair Housing Act may apply for FHIP-EOI funding.

[Eligible Activities:] Funds a broad range of educational activities that can be national, regional, local, or community-based in scope. Activities may include developing education materials, analyzing local impediments to housing choice, providing housing counseling and classes, convening meetings that bring together the housing industry with fair housing groups, developing technical materials on accessibility, and mounting public information campaigns. National projects that demonstrate cooperation with the real estate industry or focus on resolving the community tensions that arise as people expand their housing choices may be eligible to receive preference points.⁴⁰

The Administrative Enforcement Initiative (AEI) helps State and local governments who administer laws that include rights and remedies similar to those in the Fair Housing Act implement specialized projects that broaden an agency's range of enforcement and compliance activities. No funds are available currently for this program.⁴¹

In 2013, East Point-based Metro Fair Housing Services, Inc. (MFHS), operating in Atlanta, received \$325,000 as a FHIP grantee. It had received the same amount the year before, and \$275,000 in 2010. MFHS provides education and outreach as well as fair housing testing as part of its mission to prevent housing discrimination in "the metropolitan Atlanta area and throughout the state of Georgia."⁴² In 2011, \$120,330 was awarded to JCVision and Associates, a faith-based non-profit promoting fair housing education and testing across the state of Georgia.

³⁹ "Fair Housing Initiatives Program (FHIP)."

⁴⁰ *Ibid.*

⁴¹ *Ibid.*

⁴² <http://www.metrofairhousing.com/index.html>

STATE AGENCIES

Georgia Commission of Equal Opportunity

There were no FHAP grantees for the State of Georgia in 2013. In previous years, the Fair Housing Division of the Georgia Commission on Equal Opportunity has enforced fair housing law in the state as a FHAP grantee. However, recently the Commission did not receive funding from HUD to continue its FHAP status. Nevertheless, the goals of the commission are as follows: promote broader housing choice in Georgia; educate citizens on the Georgia Fair Housing Law and the federal FHA; integrate communities; assure compliance with state and federal fair housing laws; eliminate discrimination in housing on the above-mentioned bases; and punish those who violate fair housing laws.

LOCAL AGENCIES

Augusta Housing and Community Development Department

The website for the government of Augusta and Richmond includes a discussion of fair housing, and encourages those who feel that their right to fair housing choice has been violated to contact Augusta Housing and Community Development Department or HUD. A link provided on the web page to help site visitors file a complaint directs complainants to the HUD website.

B. COMPLAINT PROCESS REVIEW

COMPLAINT PROCESSES FOR FAIR HOUSING AGENCIES

U.S. Department of Housing and Urban Development

According to HUD's website, any person who feels that his or her housing rights have been violated may submit a complaint to HUD via phone, mail, or the internet. A complaint can be submitted to the national HUD office at:

Office of Fair Housing and Equal Opportunity
 Department of Housing and Urban Development
 451 Seventh Street SW, Room 5204
 Washington, DC 20410-2000
 Telephone: (202) 708-1112
 Toll Free: (800) 669-9777
<http://www.HUD.gov/offices/fheo/online-complaint.cfm>

For Georgia, the contact information for the regional HUD office in Atlanta is:

Atlanta Regional Office
 U.S. Department of Housing and Urban Development Southeast Office
 40 Marietta Street
 Atlanta, GA 30303
 (404) 331-5001

<http://www.HUD.gov>

When a complaint is submitted, intake specialists review the information and contact the complainant in order to gather additional details and determine if the case qualifies as possible housing discrimination. Complaints specific to a state or locality that is part of HUD's FHAP organizations are referred to the appropriate parties, who have 30 days to address the complaint. If HUD is handling the case, the formal complaint is sent to the complainant for review and then sent to the alleged violator for review and response.

Next, the circumstances of the complaint are investigated through conducting interviews and examining relevant documents. During this time, the investigator attempts to rectify the situation through conciliation, if possible. The case is closed if conciliation of the two parties is achieved or if the investigator determines that there was no reasonable cause of discrimination. If reasonable cause is found, then either a federal judge or a HUD Administrative Law Judge hears the case and determines damages, if any.⁴³ A respondent may be ordered to:

- Compensate for actual damages, including humiliation, pain, and suffering;
- Provide injunctive or other equitable relief to make the housing available;
- Pay the federal government a civil penalty to vindicate the public interest, with a maximum penalty of \$10,000 for a first violation and \$50,000 for an additional violation within seven years; and/or
- Pay reasonable attorneys' fees and costs.⁴⁴

Georgia Commission of Equal Opportunity

The complaint process for the Commission of Equal Opportunity could not be determined during the research process. The Commission website does not appear to be working, though the Commission can be reached by telephone. The complete contact information for the organization is as follows:

Georgia Commission on Equal Opportunity (FEPA)
 Suite # 1002 - West Tower
 2 Martin Luther King, JR. Drive, S.E.
 Atlanta, GA 30334
 Phone: 404-656-1736
 Fax: 404-656-4399
 TTY: 404-656-9295
 Website: <http://www.gceo.state.ga.us>

Augusta Housing and Community Development Department

Residents who feel that they have faced discrimination in the housing market are encouraged to contact the Augusta Housing and Community Development (HCD). The contact information for the department is as follows:

⁴³ "HUD's Title VIII Fair Housing Complaint Process." <http://www.hud.gov/offices/ftheo/complaint-process.cfm>

⁴⁴ "Fair Housing—It's Your Right." <http://www.hud.gov/offices/ftheo/FHLaws/yourrights.cfm>

Housing and Development Office
 925 Laney Walker Blvd.
 Augusta, GA 30901
 (706)821-1797
hcd_feedback@augustaga.gov

Metro Fair Housing Services, Inc.

The website for Metro Fair Housing Services, Inc., does not include a discussion on their complaint review process, though it notes potential positive outcomes of lodging a complaint on a page dedicated to fair housing law.⁴⁵ Residents of Georgia who feel that they have faced discrimination in housing choice are encourage to call the organization at (404) 765-3940, or to contact Ashley Boone. The complete contact information for the organization is as follows:

Metro Fair Housing Services, Inc.
 175 Trinity Avenue SW
 Atlanta, GA 30303
 (404)765-3940
http://www.metrofairhousing.com/ashley_contact.htm

JCVision and Associates

The website for JCVision and Associates does not include a discussion on their fair housing complaint process, though it notes that the non-profit may participate in fair housing complaints filed through HUD. Residents of Georgia who feel they may have faced discrimination in housing choice are encouraged to contact JCVision and Associates by telephone. The complete contact information for the organization is as follows:

JCVision and Associates, Inc.
 135 East Martin Luther King Drive
 Suite G
 Hinesville, GA 31313
 (912) 877-4243 (Local)
 1-866-883-4243 (Toll Free)
<http://www.jcvision.com/contact.php>

SUMMARY

A review of the fair housing profile in Augusta and Richmond County revealed that the resources available to those who face possible discrimination in Augusta and Richmond County are limited. There are two private non-profit agencies that provide fair housing services throughout Georgia, though the extent to which these organizations' services are available to Augusta and Richmond residents is unclear. The Georgia Commission on Equal Opportunity, a state-level agency and previous FHAP grantee, handles fair housing complaints brought by Georgia residents. The HUD regional office in Atlanta also receives fair housing complaints.

⁴⁵ <http://www.metrofairhousing.com/fairlaw.htm>

SECTION V. FAIR HOUSING IN THE PRIVATE SECTOR

As part of the AI process, the U.S. Department of Housing and Urban Development (HUD) suggests that the analysis focus on possible housing discrimination issues in both the private and public sectors. Examination of housing factors in Augusta and Richmond County's public sector is presented in **Section VI**, while this section focuses on research regarding the County's private sector, including the mortgage lending market, the real estate market, the rental market, and other private sector housing industries.

A. LENDING ANALYSIS

HOME MORTGAGE DISCLOSURE ACT

Since the 1970s, the federal government has enacted several laws aimed at promoting fair lending practices in the banking and financial services industries. A brief description of selected federal laws aimed at promoting fair lending follows:

- The 1968 *Fair Housing Act* prohibits discrimination in housing based on race, color, religion, and national origin. Later amendments added sex, familial status, and disability. Under the Fair Housing Act, it is illegal to discriminate against any of the protected classes in the following types of residential real estate transactions: making loans to buy, build, or repair a dwelling; selling, brokering, or appraising residential real estate; and selling or renting a dwelling.
- The *Equal Credit Opportunity Act* was passed in 1974 and prohibits discrimination in lending based on race, color, religion, national origin, sex, marital status, age, receipt of public assistance, and the exercise of any right under the Consumer Credit Protection Act.
- The *Community Reinvestment Act* was enacted in 1977 and requires each federal financial supervisory agency to encourage financial institutions in order to help meet the credit needs of the entire community, including low- and moderate-income neighborhoods.
- Under the *Home Mortgage Disclosure Act (HMDA)*, enacted in 1975 and later amended, financial institutions are required to publicly disclose the race, sex, ethnicity, and household income of mortgage applicants by the Census tract in which the loan is proposed as well as outcome of the loan application.⁴⁶ The analysis presented herein is from the HMDA data system.

⁴⁶ *Closing the Gap: A Guide to Equal Opportunity Lending*, The Federal Reserve Bank of Boston, April 1993. <http://www.bos.frb.org/commdev/closing-the-gap/closingt.pdf>

The HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans.⁴⁷ Both types of lending institutions must meet the following set of reporting criteria:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;⁴⁸
3. The institution must have had an office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated at least one home purchase loan or refinancing of a home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to the Federal National Mortgage Association (FNMA or Fannie Mae) or the Federal Home Loan Mortgage Corporation (FHLMC or Freddie Mac). These agencies purchase mortgages from lenders and repackage them as securities for investors, making more funds available for lenders to make new loans.

For other institutions, including non-depository institutions, additional reporting criteria are as follows:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing mortgages on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

HMDA data represent most mortgage lending activity and are thus the most comprehensive collection of information available regarding home purchase originations, home remodel loan originations, and refinancing. The Federal Financial Institutions Examination Council (FFIEC) makes HMDA data available on its website. While HMDA data are available for more years than are presented in the following pages, modifications were made in 2004 for documenting loan applicants' race and ethnicity, so data are most easily compared after that point.

Home Purchase Loans

As presented on the following page in Table V.1, HMDA information was collected for tracts in the City of Augusta from 2004 through 2011. During this time, 101,704 loan applications were reported by participating institutions for home purchases, home improvements, and refinancing mortgages. Of these loan applications, 37,284 were specifically for home purchases.

⁴⁷ Data are considered "raw" because they contain entry errors and incomplete loan applications. Starting in 2004, the HMDA data made significant changes in reporting, particularly regarding ethnicity data, loan interest rates, and the multi-family loan applications.

⁴⁸ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

Table V.1
Purpose of Loan Applications by Year

City of Augusta
2004–2011 HMDA Data

Purpose	2004	2005	2006	2007	2008	2009	2010	2011	Total
Home Purchase	6,117	6,546	6,694	5,383	3,550	3,355	2,899	2,740	37,284
Home Improvement	1,321	1,778	1,568	1,397	1,085	509	389	443	8,490
Refinancing	9,840	9,923	8,536	7,834	5,386	5,818	4,555	4,038	55,930
Total	17,278	18,247	16,798	14,614	10,021	9,682	7,843	7,221	101,704

Within this set of data, it is important to evaluate only the owner-occupied home purchase transactions. Home purchases and access to homeownership are the focus of this particular analysis because other categories typically apply to units already purchased and do not reflect the ability of an individual to choose an owner-occupied home. As shown in Table V.2, below, of the 37,284 home purchase loan applications submitted during the time period, 32,275 were specifically for owner-occupied homes. The number of owner-occupied home purchase loan applications was highest in 2006 with 5,602 applications.

Table V.2
Occupancy Status for Home Purchase Loan Applications

City of Augusta
2004–2011 HMDA Data

Status	2004	2005	2006	2007	2008	2009	2010	2011	Total
Owner-Occupied	5,273	5,534	5,602	4,577	3,050	3,107	2,661	2,471	32,275
Not Owner-Occupied	760	973	1,070	787	495	246	237	260	4,828
Not Applicable	84	39	22	19	5	2	1	9	181
Total	6,117	6,546	6,694	5,383	3,550	3,355	2,899	2,740	37,284

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

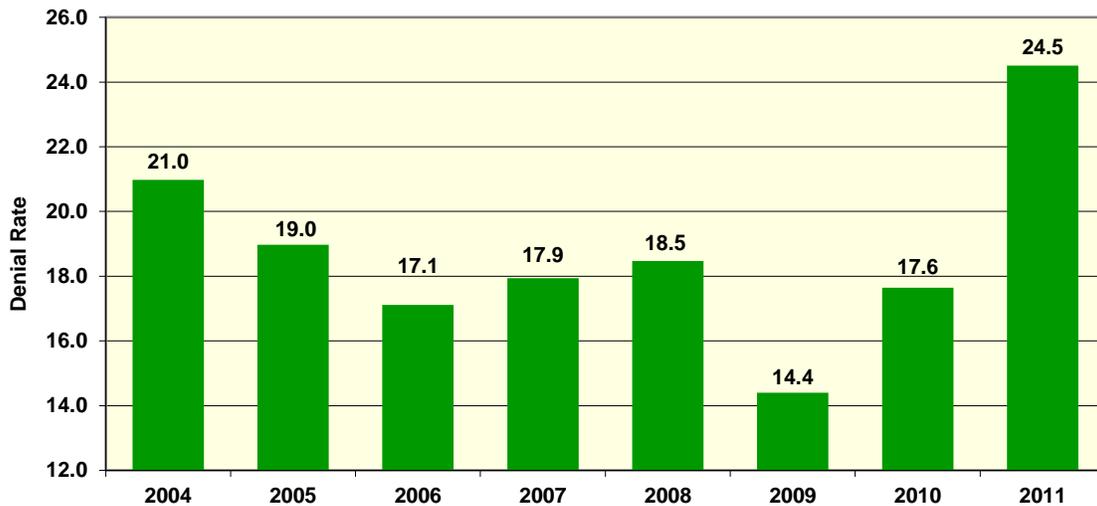
Only loan originations and loan denials were inspected as an indicator of the underlying success or failure of home purchase loan applicants. These outcomes were used to determine denial rates presented in the following section. Factors in denial of home purchase loans, such as credit scores or down payment amounts, are not reported. Altogether, there were 13,751 loan originations and 3,150 applications denied for an average eight-year denial rate of 18.6 percent, as shown below in Table V.3. Owner-occupied home purchase denial rates were highest in 2011, after a general decline in denial rates after 2004.

Table V.3
Loan Applications by Action Taken
 City of Augusta
 2004–2011 HMDA Data

Action	2004	2005	2006	2007	2008	2009	2010	2011	Total
Loan Originated	2,151	2,255	2,557	2,004	1,337	1,361	1,125	961	13,751
Application Approved but not Accepted	237	310	286	214	105	63	68	91	1,374
Application Denied	571	528	528	438	303	229	241	312	3,150
Application Withdrawn by Applicant	301	293	396	279	189	242	164	169	2,033
File Closed for Incompleteness	65	85	77	103	37	32	32	26	457
Loan Purchased by the Institution	1,948	2,043	1,758	1,539	1,079	1,171	1,031	912	11,481
Preapproval Request Denied	0	20	0	0	0	9	0	0	29
Preapproval Approved but not Accepted	0	0	0	0	0	0	0	0	0
Total	5,273	5,534	5,602	4,577	3,050	3,107	2,661	2,471	32,275
Denial Rate	21.0%	19.0%	17.1%	17.9%	18.5%	14.4%	17.6%	24.5%	18.6%

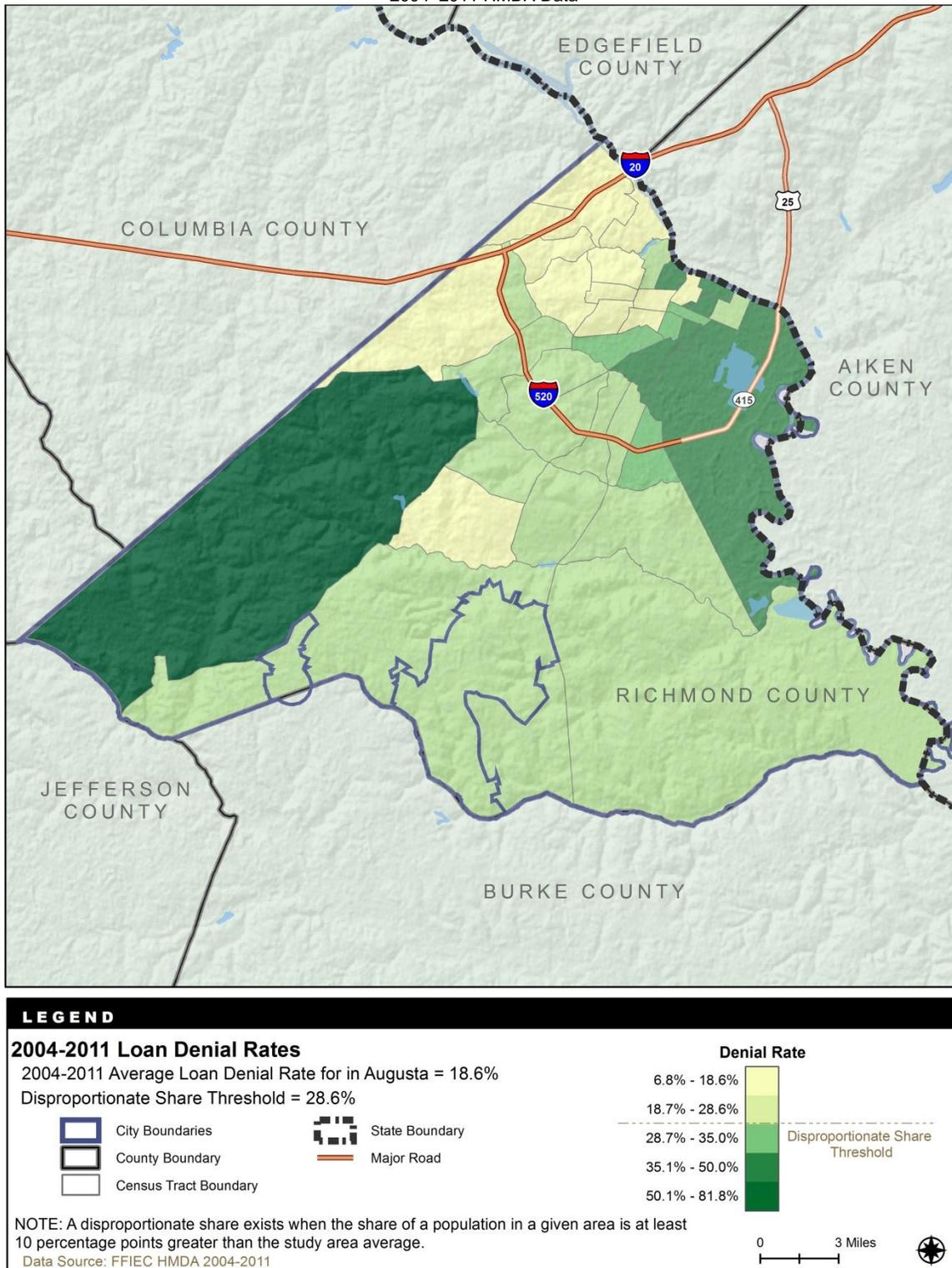
Denial rates varied widely by year, as shown on the following page in Diagram V.1. Overall, the share of loans denied in the County fell from 21.0 percent in 2004 to a low of 14.4 percent in 2009, before rebounding to 24.5 percent by 2011.

Diagram V.1
Denial Rates by Year
 City of Augusta
 2004–2011 HMDA Data



Geographic analysis of denial rates reveals that loan denials were not evenly distributed within the county. As shown in Map V.1, tracts with denial rates that were above the disproportionate share threshold of 28.6 percent were concentrated exclusively in the northeastern part of the county, in areas that had been previously discussed as showing relatively high rates of poverty and high concentrations of racial minorities. The sole exception to this tendency was the high concentration of loan denials located in the census tract encompassing Fort Gordon.

Map V.1
Denial Rates by Census Tract
 Richmond County
 2004-2011 HMDA Data



HMDA data were also used to determine denial rates by gender. Table V.4, below, shows that denial rates were uneven: with the exception of 2004 females consistently experienced higher denial rates than males in the years leading up to 2011. Between 2004 and 2011, on average,

male applicants experienced a denial rate of 16.9 percent, while female applicants experienced a denial rate of 19.6 percent. The difference between denial rates for males and females hovered around 3 percentage points in most years, although it was lower in 2007 and 2009. The most marked difference in the denial rates for male and female applicants was seen in 2008, when female applicants were denied loans at a rate that was nearly 8 percentage points higher than the denial rate for males.

Table V.4
Denial Rates by Gender of Applicant
 City of Augusta
 2004–2011 HMDA Data

Year	Male	Female	Not Available	Not Applicable	Average
2004	21.0%	18.9%	46.5%	%	21.0%
2005	16.9%	20.9%	32.6%	%	19.0%
2006	15.0%	18.2%	42.7%	%	17.1%
2007	16.5%	18.2%	47.6%	%	17.9%
2008	14.5%	22.4%	48.6%	%	18.5%
2009	13.0%	15.9%	24.4%	%	14.4%
2010	15.9%	18.9%	32.5%	%	17.6%
2011	22.4%	26.0%	48.3%	%	24.5%
Average	16.9%	19.6%	40.5%	%	18.6%

Denial rates were also calculated by race and ethnicity of loan applicants, presented in Table V.5, below. As shown, minority race and ethnicity applicants experienced higher denial rates than white applicants. Black applicants had the highest denial rate during this time period at 21.5 percent, followed by American Indian applicants at 20.8 percent. Whites had a much lower denial rate, just 13.6 percent. In terms of ethnicity, Hispanic applicants were denied loans at a slightly higher rate than non-Hispanic applicants (the denial rates for these groups were 18.2 and 16.9 percent, respectively). Asian applicants generally had comparatively low rates of loan denials.

Table V.5
Denial Rates by Race/Ethnicity of Applicant
 City of Augusta
 2004–2011 HMDA Data

Race/Ethnicity	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	40.0%	.0%	30.0%	.0%	.0%	33.3%	40.0%	20.8%
Asian	9.8%	19.3%	8.3%	15.0%	15.6%	8.5%	14.8%	21.7%	13.5%
Black	23.8%	21.8%	20.2%	20.8%	23.1%	15.9%	19.2%	28.6%	21.5%
White	15.0%	13.3%	11.4%	14.2%	12.9%	12.1%	14.4%	17.2%	13.6%
Not Available	42.0%	36.9%	35.7%	26.8%	40.0%	30.8%	35.5%	58.5%	37.2%
Not Applicable	75.0%	%	%	%	%	0%	0%	%	75.0%
Average	21.0%	19.0%	17.1%	17.9%	18.5%	14.4%	17.6%	24.5%	18.6%
Non-Hispanic	19.1%	16.8%	15.5%	16.8%	17.6%	13.6%	16.1%	20.2%	16.9%
Hispanic	17.2%	24.7%	16.0%	17.5%	11.1%	20.4%	13.5%	23.5%	18.2%

These rates varied by year, however, and there were some exceptions to the pattern, such as in 2005 when Asian applicants experienced a higher-than-average denial rate. There was also considerable fluctuation in the denial rates for American Indian applicants; this fluctuation is likely attributable to the relatively small size of this population in Augusta and Richmond County. Generally speaking, however, the yearly figures correspond to the eight-year average.

Denial rates by race and ethnicity were plotted on several maps to examine the geographic concentration of loan denials. Data regarding the concentration of denial rates for Black

applicants in Augusta and Richmond County are presented in Map V.2, on the following page. Denial rates over the disproportionate share threshold for this population were generally concentrated in areas with traditionally high concentrations of Black residents, though exceptions were noted in the areas of Fort Gordon and the riverfront downtown, where denial rates ranged from 55.4 to 100 percent, and the area to the east of the Augusta National Golf Club.

Map V.3 shows home loan application denial rates for Hispanic applicants, who experienced an average denial rate of 18.2 percent. Interestingly, a few of tracts in the County had no data for Hispanic applicant applications; among those who did, several showed rates higher than the disproportionate share threshold of 28.2 percent, with some as high as 100 percent. Unlike denial rates among the Black population, loan denials for Hispanic applicants were especially concentrated in areas in which Hispanic residents have not traditionally had a large presence.

Map V.4 shows the denial rate for white applicants for loans in Augusta and Richmond County. The disproportionate share threshold for white applicants over the period from 2004 to 2011 was 23.6 percent; areas in which White applicants were denied loans at disproportionately high rates were concentrated in the center-eastern portion of the county.

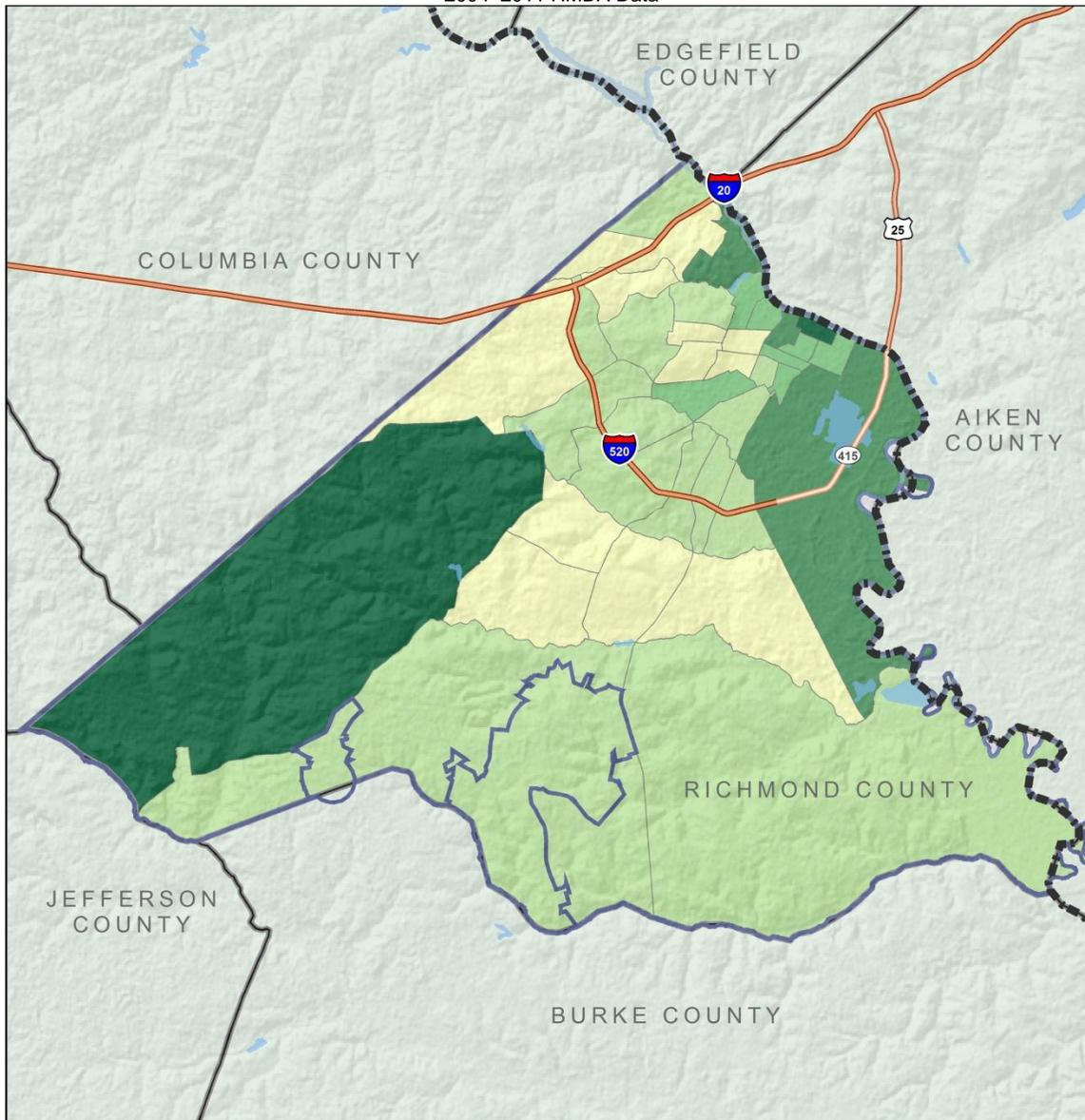
Part of the HMDA requirements include information regarding the reason for a loan denial, although financial institutions are not uniformly required to fill out this field. Nevertheless, the most frequently cited categories of denials were related to credit history and debt-to-income ratio, as shown below in Table V.6. Often, occurrences of these problems can be reduced through enhancing programs for consumers to better understand the importance of establishing and keeping good credit.

Table V.6
Loan Applications by Reason for Denial

City of Augusta
2004–2011 HMDA Data

Denial Reason	2004	2005	2006	2007	2008	2009	2010	2011	Total
Debt-to-Income Ratio	71	64	51	61	45	41	42	36	411
Employment History	11	5	3	5	5	3	5	3	40
Credit History	195	159	134	137	129	78	73	61	966
Collateral	38	29	34	31	18	23	14	15	202
Insufficient Cash	10	11	22	16	6	5	2	1	73
Unverifiable Information	19	14	24	11	5	12	7	9	101
Credit Application Incomplete	13	32	26	29	11	8	11	4	134
Mortgage Insurance Denied	0	1	0	1	0	0	0	0	2
Other	83	82	59	35	13	11	18	10	311
Missing	131	131	175	112	71	48	69	173	910
Total	571	528	528	438	303	229	241	312	3,150

Map V.2
Denial Rates for Black Applicants by Census Tract
 Richmond County
 2004-2011 HMDA Data



LEGEND

2004-2011 Loan Denial Rates for Black Applicants
 2004-2011 Average Loan Denial Rate for Black Applicants in Augusta = 21.5%
 Disproportionate Share Threshold = 31.5%

	City Boundaries		State Boundary
	County Boundary		Major Road
	Census Tract Boundary		

Denial Rate

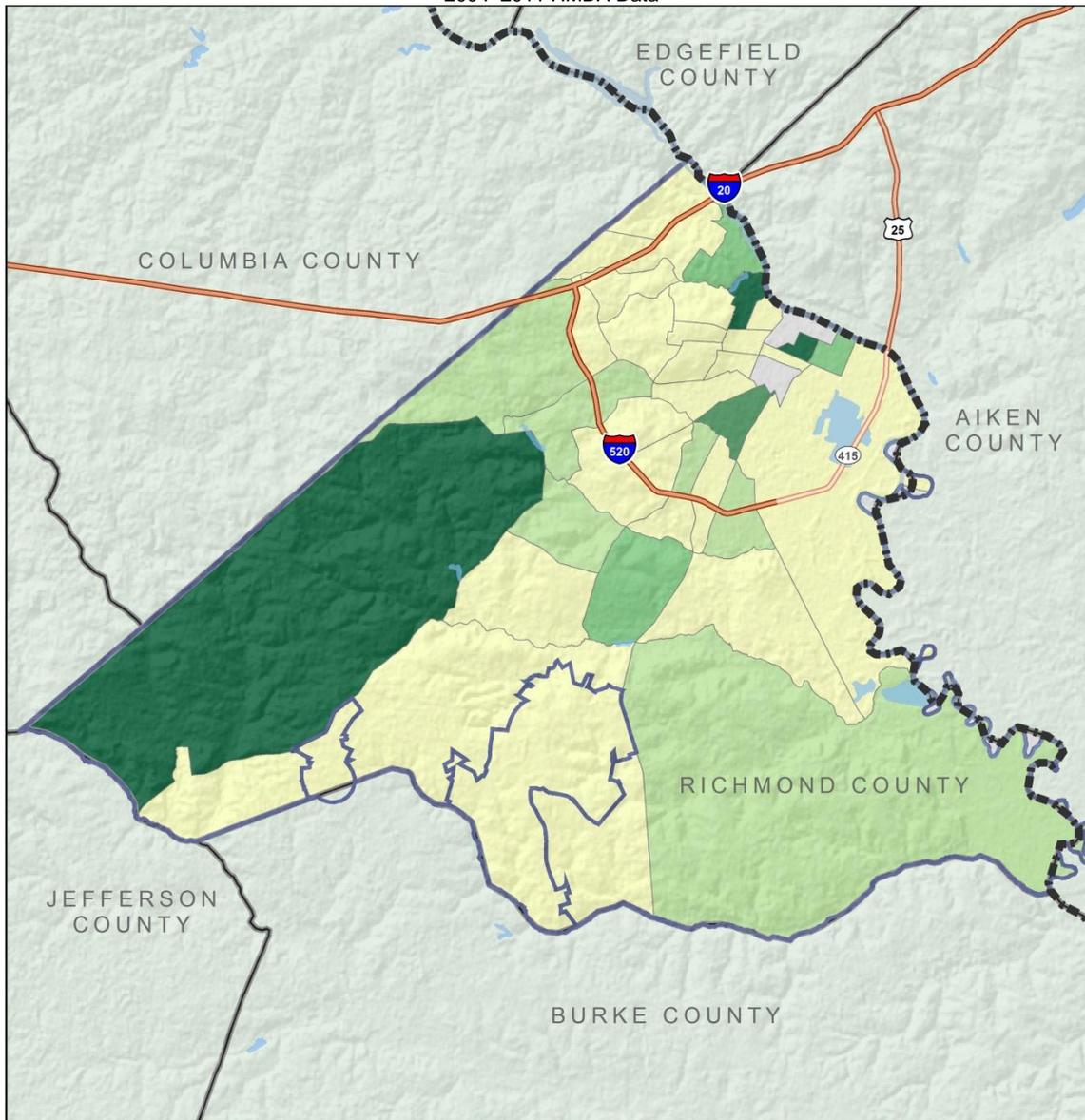
12.0% - 21.5%	
21.6% - 31.5%	
31.6% - 40.0%	
40.1% - 55.3%	
55.4% - 100%	

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: FFIEC HMDA 2004-2011

0 3 Miles

Map V.3
Denial Rates for Hispanic Applicants by Census Tract
 Richmond County
 2004–2011 HMDA Data



LEGEND

2004-2011 Loan Denial Rates for Hispanic Applicants
 2004-2011 Average Loan Denial Rate for Hispanic Applicants in Augusta = 18.2%
 Disproportionate Share Threshold = 28.2%

	City Boundaries		State Boundary
	County Boundary		Major Road
	Census Tract Boundary		No Loan Applications

Denial Rate

0.0% - 18.2%	
18.3% - 28.2%	
28.3% - 38.0%	
38.1% - 50.0%	
50.1% - 100%	

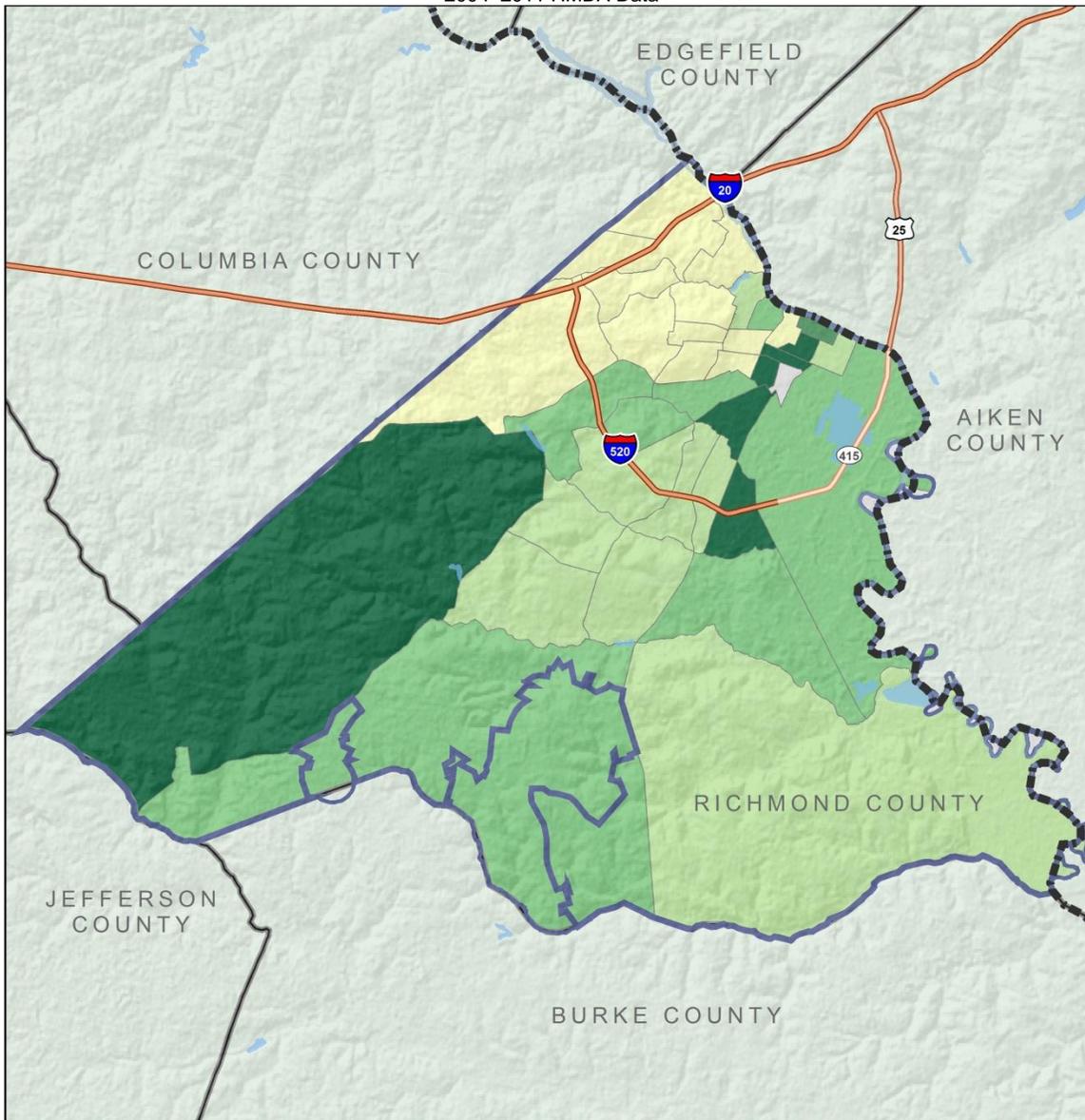
Disproportionate Share Threshold

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: FFIEC HMDA 2004-2011

0 3 Miles

Map V.4
Denial Rates for White Applicants by Census Tract
 Richmond County
 2004–2011 HMDA Data



LEGEND

2004-2011 Loan Denial Rates for White Applicants
 2004-2011 Average Loan Denial Rate for White Applicants in Augusta = 13.6%
 Disproportionate Share Threshold = 23.6%

	City Boundaries		State Boundary
	County Boundary		Major Road
	Census Tract Boundary		No Loan Applications

Denial Rate

0.0% - 13.6%	
13.7% - 23.6%	
23.7% - 30.0%	
30.1% - 40.0%	
40.1% - 57.1%	

Disproportionate Share Threshold

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: FFIEC HMDA 2004-2011

0 3 Miles

Table V.7, below, shows denial rates by income in Augusta and Richmond County. As expected, households with lower incomes tended to be denied for loans more often. Just over 50 percent of applicants from households with incomes below \$15,000 a year were denied for loans over the eight-year period, while loan applications from the households in the highest-earning group were denied 12.1 percent of the time. Between these extremes, denial rates fell progressively as income increased.

Table V.7
Denial Rates by Income of Applicant

City of Augusta
2004–2011 HMDA Data

Income	2004	2005	2006	2007	2008	2009	2010	2011	Total
\$15,000 or Below	36.9%	58.0%	43.5%	43.2%	70.0%	60.6%	50.0%	65.6%	50.8%
\$15,001–\$30,000	29.9%	26.0%	20.3%	22.0%	29.9%	27.5%	29.4%	39.6%	27.0%
\$30,001–\$45,000	18.3%	18.8%	17.2%	16.0%	18.1%	13.4%	15.5%	22.6%	17.5%
\$45,001–\$60,000	15.7%	15.1%	15.8%	17.1%	14.1%	8.8%	15.0%	19.9%	15.2%
\$60,001–\$75,000	15.8%	10.0%	11.1%	17.7%	11.8%	9.9%	9.3%	16.6%	12.8%
Above \$75,000	15.1%	14.7%	11.5%	14.5%	12.0%	5.4%	10.9%	10.2%	12.1%
Data Missing	36.8%	20.3%	41.1%	33.3%	36.4%	40.0%	50.0%	66.7%	36.4%
Total	21.0%	19.0%	17.1%	17.9%	18.5%	14.4%	17.6%	24.5%	18.6%

Table V.8, below, presents denial rates segmented by race or ethnicity and income. Minority racial and ethnic applicants often faced much higher loan denial rates than white applicants, even after correcting for income. For example, black applicants experienced higher loan denial rates than white applicants across all income levels; this difference tended to become less pronounced as incomes increased. Among Hispanic applicants, denial rates were higher among middle- to high-income earners than they were among low- to middle-income earners.

Table V.8
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

City of Augusta
2004–2011 HMDA Data

Race	<= \$15K	\$15K–\$30K	\$30K–\$45K	\$45K–\$60K	\$60K–\$75K	Above \$75K	Data Missing	Average
American Indian	100.0%	36.4%	20.0%	.0%	25.0%	.0%	.0%	20.8%
Asian	50.0%	13.6%	13.0%	16.1%	11.1%	9.1%	30.8%	13.5%
Black	54.9%	30.0%	20.9%	17.1%	14.4%	14.4%	40.5%	21.5%
White	46.4%	21.1%	12.2%	10.6%	9.1%	9.0%	25.0%	13.6%
Not Available	52.4%	48.3%	34.6%	31.2%	27.9%	30.3%	62.5%	37.2%
Not Applicable	%	100.0%	50.0%	100.0%	%	%	%	75.0%
Average	50.8%	27.0%	17.5%	15.2%	12.8%	12.1%	36.4%	18.6%
Non-Hispanic	50.8%	24.8%	16.1%	13.6%	11.1%	10.7%	31.5%	16.9%
Hispanic	37.5%	28.3%	10.6%	17.6%	18.0%	14.8%	16.7%	18.2%

Predatory Lending

In addition to modifications implemented in 2004 for correctly documenting loan applicants’ race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;⁴⁹
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.⁵⁰

For the 2012 AI analysis, only originated owner-occupied home purchase loans qualifying as HALs were examined for 2004 through 2011. These high APR loans are considered predatory in nature. Table V.9, below, shows that between 2004 and 2011, there were 1,916 HALs for owner-occupied homes originated in Augusta and Richmond County, representing 13.9 percent of the total. The number of HALs was highest in 2005 and 2006 and decreased afterward; by 2010, the rate of HALs was a relatively low 1.2 percent, though it increased slightly in 2011.

Table V.9
Originated Owner-Occupied Loans by HAL Status
 City of Augusta
 2004–2011 HMDA Data

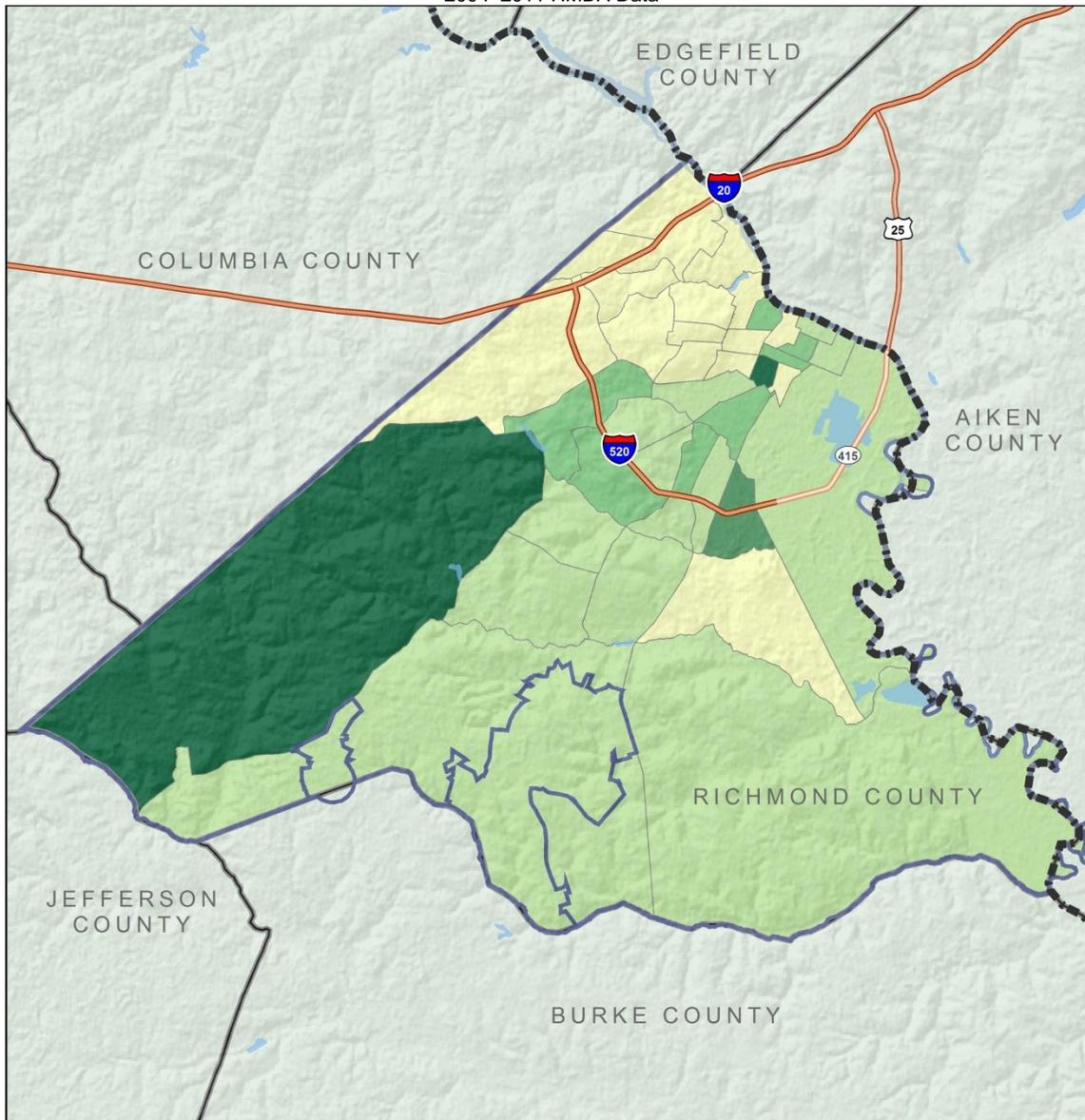
Loan Type	2004	2005	2006	2007	2008	2009	2010	2011	Total
Other	1,798	1,754	2,015	1,686	1,225	1,301	1,112	944	11,835
HAL	353	501	542	318	112	60	13	17	1,916
Total	2,151	2,255	2,557	2,004	1,337	1,361	1,125	961	13,751
Percent HAL	16.4%	22.2%	21.2%	15.9%	8.4%	4.4%	1.2%	1.8%	13.9%

The geographic distribution of HALs in Augusta and Richmond County is presented on the following page in Map V.5. Several tracts in the County showed the proportions of borrowers who received HALs in excess of the disproportionate share threshold of 23.9 percent, and several others were above the average but below the disproportionate share threshold. The highest concentration of HALs was seen in the area around Fort Gordon as well as in the downtown census tract near Turpin Hills. Moderately disproportionate rates of HALs were seen in other tracts throughout the county; however, areas in the northwest of the county had notably low concentrations of these predatory style loans.

⁴⁹ Loans are subject to the HOEPA if they impose rates or fees above a certain threshold set by the Federal Reserve Board. "HMDA Glossary." <http://www.ffiec.gov/hmda/glossary.htm#H>

⁵⁰ 12 CFR Part 203, http://www.ffiec.gov/hmda/pdf/regc_020702.pdf

Map V.5
Rate of HALs by Census Tract
 Richmond County
 2004-2011 HMDA Data



LEGEND

2004-2011 HAL Rates
 2004-2011 Average HAL Rate in Augusta = 13.9%
 Disproportionate Share Threshold = 23.9%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

HAL Rate

0.0% - 13.9%	
14.0% - 23.9%	
24.0% - 32.0%	
32.1% - 40.0%	
40.1% - 50.0%	

Disproportionate Share Threshold is indicated by a dashed horizontal line between the 24.0% - 32.0% and 32.1% - 40.0% categories.

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: FFIEC HMDA 2004-2011

0 3 Miles

Though the average rate of HALs was 12.3 percent, it varied widely over the period and was most recently very low. But while HAL figures improved significantly after 2006, they are a measure of Augusta and Richmond County's underlying foreclosure risk for recent homeowners, and it is important to examine characteristics of applicants who received these HALs in the eight-year time period. As shown in Table V.10, below, the group with the greatest number of HALs between 2004 and 2011 was Black borrowers, with 1,048 such loans. By comparison, White borrowers took out 667 home-purchase HALs over the same period. Hispanic applicants received 68 HALs over the eight-year period, while Non-Hispanic applicants received 1,643. Fortunately, the number of HALs decreased significantly from 2007 to 2010 for most racial and ethnic groups.

Table V.10
HALs Originated by Race of Borrower

City of Augusta
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Total
American Indian	0	2	3	1	0	0	0	1	7
Asian	4	8	7	4	3	2	1	0	29
Black	210	276	316	175	39	28	3	1	1,048
White	101	162	175	114	64	30	9	12	667
Not Available	38	53	41	24	6	0	0	3	165
Not Applicable	0	0	0	0	0	0	0	0	0
Total	353	501	542	318	112	60	13	17	1,916
Non-Hispanic	276	426	474	289	96	58	11	13	1,643
Hispanic	13	13	19	12	8	2	0	1	68

Further evaluation of the HMDA data revealed that HALs were issued to Black applicants in unusually high proportions, as shown below in Table V.11. In total, 18.5 percent of all loans issued to Black borrowers between 2004 and 2011 were HALs. White applicants, however, received such loans at an average rate of only 9.5 percent. In terms of ethnicity, Hispanic borrowers received HALs at a rate that was slightly above average over the same period, while non-Hispanic borrowers were issued HALs at rates that were slightly below average. While these data on their own do not imply that impediments to fair housing exist, the higher rate of HALS among Black and Hispanic applicants should be of concern.

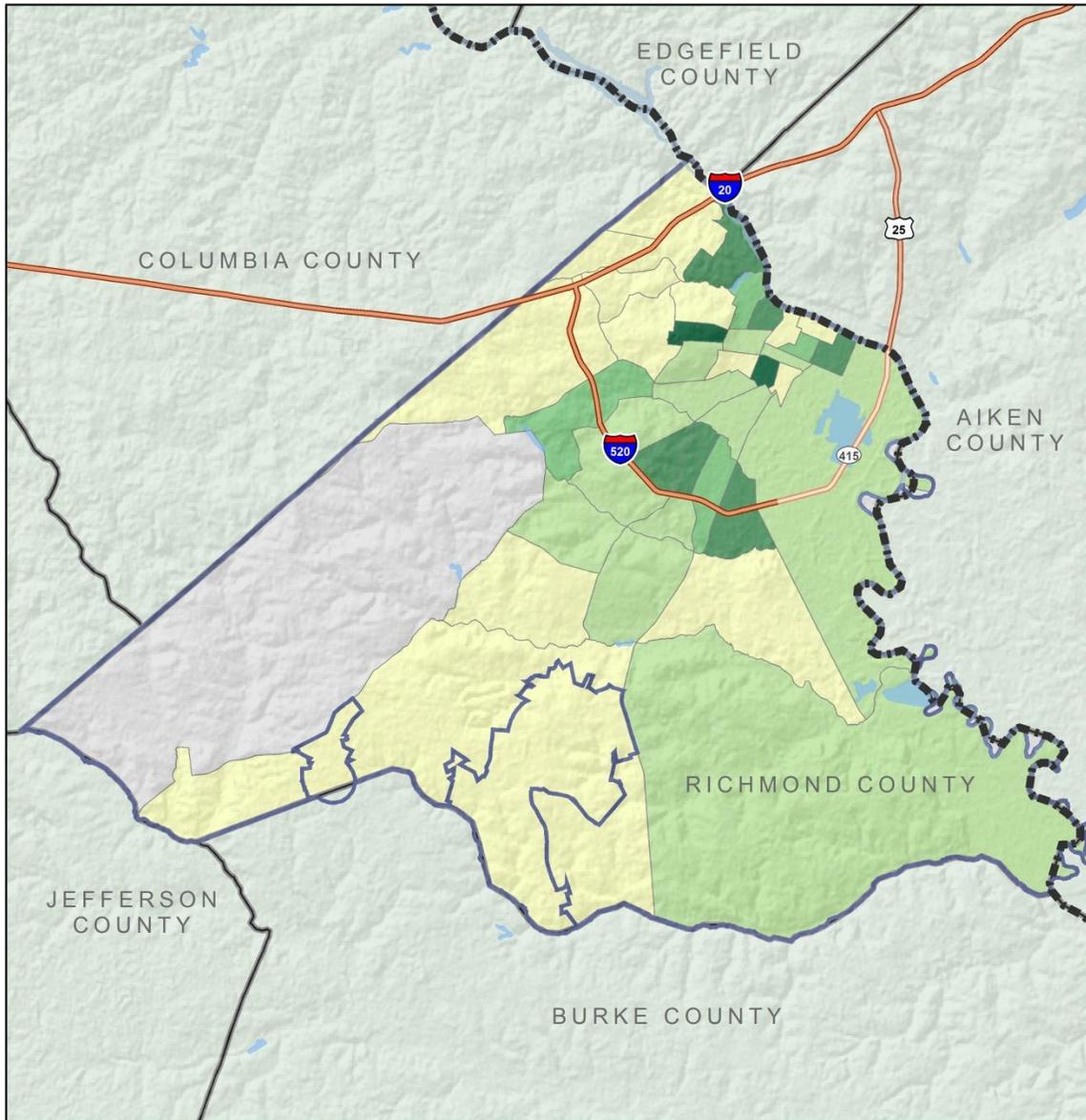
Table V.11
Rate of HALs Originated by Race/Ethnicity of Borrower

City of Augusta
2004–2011 HMDA Data

Race	2004	2005	2006	2007	2008	2009	2010	2011	Average
American Indian	.0%	33.3%	33.3%	14.3%	.0%	.0%	.0%	33.3%	18.4%
Asian	8.7%	17.4%	12.7%	7.8%	7.9%	4.7%	4.3%	.0%	9.1%
Black	24.0%	31.6%	28.7%	21.5%	7.5%	4.9%	.6%	.2%	18.5%
White	9.3%	13.8%	14.1%	11.3%	8.8%	4.3%	1.6%	2.3%	9.5%
Not Available	28.4%	34.9%	27.2%	19.5%	12.5%	.0%	.0%	11.1%	22.9%
Not Applicable	.0%	%	%	%	%	%	%	%	0.0%
Average	16.4%	22.2%	21.2%	15.9%	8.4%	4.4%	1.2%	1.8%	13.9%
Non-Hispanic	15.7%	21.0%	20.2%	15.6%	7.7%	4.6%	1.0%	1.4%	13.2%
Hispanic	18.1%	19.4%	22.6%	15.0%	20.0%	4.7%	.0%	3.8%	15.3%

Geographical examination of HALs by race or ethnicity of borrowers can be meaningful. The concentration of HALs for Black borrowers is shown on the following page in Map V.6.

Map V.6
HALs to Black Applicants by Census Tract
 Richmond County
 2004–2011 HMDA Data



LEGEND

2004-2011 HAL Rates for Black Borrowers
 2004-2011 Average HAL Rate for Black Borrowers in Augusta = 18.5%
 Disproportionate Share Threshold = 28.5%

City Boundaries	State Boundary	<p>HAL Rate</p> <p>0.0% - 18.5%</p> <p>18.6% - 28.5%</p> <p>28.6% - 33.0%</p> <p>33.1% - 40.0%</p> <p>40.1% - 50%</p> <p>Disproportionate Share Threshold</p>
County Boundary	Major Road	
Census Tract Boundary	No Loan Applications	

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: FFIEC HMDA 2004-2011

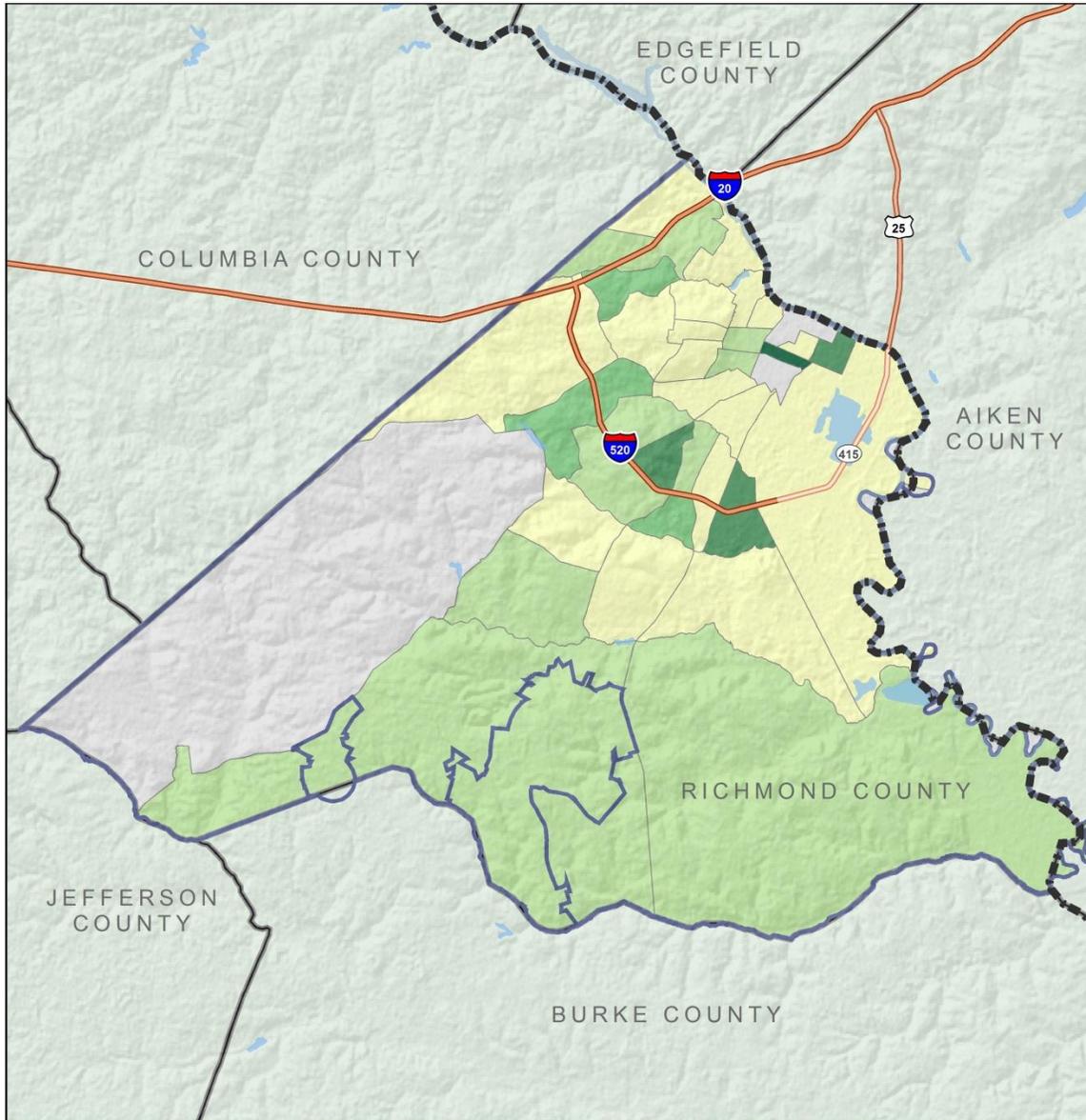
0 3 Miles

Tracts with the highest rates of HALs to Black borrowers were concentrated around Bethlehem and Summerville, while tracts with moderately high concentrations of HALs to Black borrowers were scattered around the northern part of the county.

Map V.7, on the following page, presents the distribution of HALs for Hispanic applicants in the County. Like HALs to Black borrowers, predatory loans to Hispanic borrowers tended to be concentrated in northern Census tracts, with more than 62 percent of the loans issued to Hispanic borrowers in the Census tract around Laney Walker consisting of high-interest rate loans.

The rates of HALs to White borrowers are in Map V.8, which shows that tracts with high shares of HALs were, like those to Hispanic and Asian borrowers, generally located in northern-central Census tracts. Especially high rates of HALs were issued to White borrowers in tracts around Laney Walker, Turpin Hill, and South Turpin Hill., with some areas exceeding 41 percent of such borrowers.

Map V.7
HALs to Hispanic Applicants by Census Tract
 Richmond County
 2004–2011 HMDA Data



LEGEND

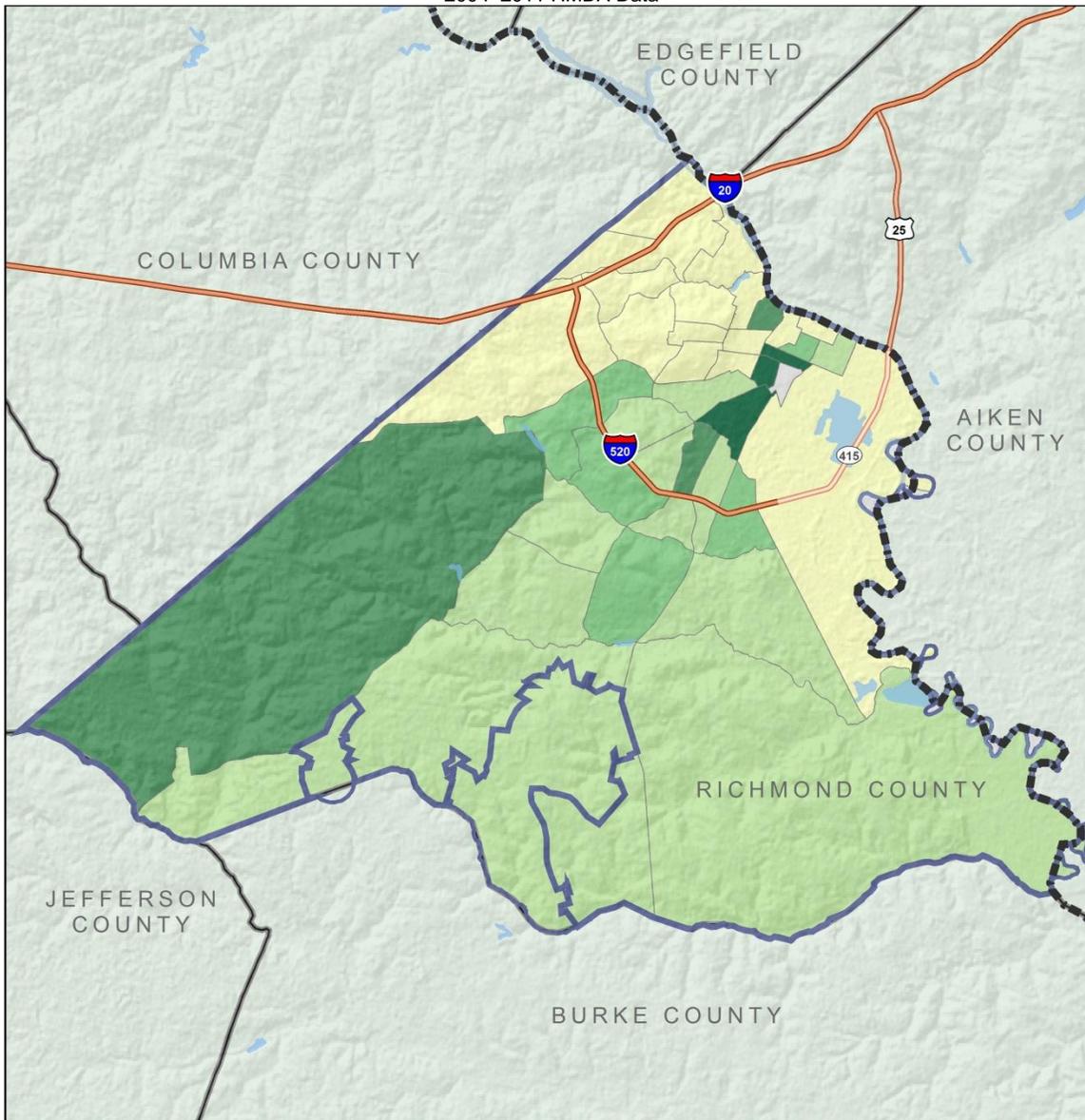
2004-2011 HAL Rates for Hispanic Borrowers
 2004-2011 Average HAL Rate for Hispanic Borrowers in Augusta = 15.3%
 Disproportionate Share Threshold = 25.3%

City Boundaries	State Boundary	<p>HAL Rate</p> <p>0.0% - 15.3%</p> <p>15.4% - 25.3%</p> <p>25.4% - 37.5%</p> <p>37.6% - 62.5%</p> <p>62.6% - 100%</p> <p>Disproportionate Share Threshold</p>
County Boundary	Major Road	
Census Tract Boundary	No Loan Applications	

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: FFIEC HMDA 2004-2011

0 3 Miles

Map V.8
HALs to White Applicants by Census Tract
 Richmond County
 2004–2011 HMDA Data



LEGEND

2004-2011 HAL Rates for White Borrowers
 2004-2011 Average HAL Rate for White Borrowers in Augusta = 9.5%
 Disproportionate Share Threshold = 19.5%

City Boundaries	State Boundary	<p>HAL Rate</p> <table border="0"> <tr> <td>1.7% - 9.5%</td> <td rowspan="5"></td> <td rowspan="5">Disproportionate Share Threshold</td> </tr> <tr> <td>9.6% - 19.5%</td> </tr> <tr> <td>19.6% - 25.3%</td> </tr> <tr> <td>25.4% - 41.1%</td> </tr> <tr> <td>41.2% - 100%</td> </tr> </table>	1.7% - 9.5%		Disproportionate Share Threshold	9.6% - 19.5%	19.6% - 25.3%	25.4% - 41.1%	41.2% - 100%
1.7% - 9.5%			Disproportionate Share Threshold						
9.6% - 19.5%									
19.6% - 25.3%									
25.4% - 41.1%									
41.2% - 100%									
County Boundary	Major Road								
Census Tract Boundary	No Loan Applications								

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: FFIEC HMDA 2004-2011

0 3 Miles

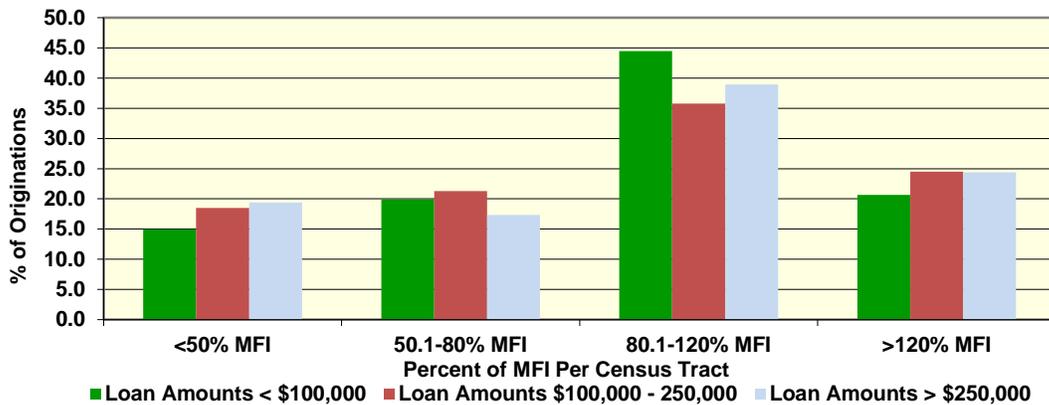
COMMUNITY REINVESTMENT ACT DATA

Adequate provision of neighborhood services is one element of desirable neighborhoods. The economic vitality of neighborhoods can partly be measured through the Community Reinvestment Act (CRA) data and the number, frequency, volume and distribution of such business loans. The FFIEC releases these data along with the HMDA data presented and discussed above.

Examination of CRA data revealed that between 2000 and 2011, 46,007 small business loans were extended to businesses in tracts that make up Augusta and Richmond County. Of these, 17,980 loans went to businesses with annual revenues of less than \$1 million. The large majority of all loans, 40,836 in total, were valued under \$100,000. Tables with complete CRA data are presented in Appendix E.

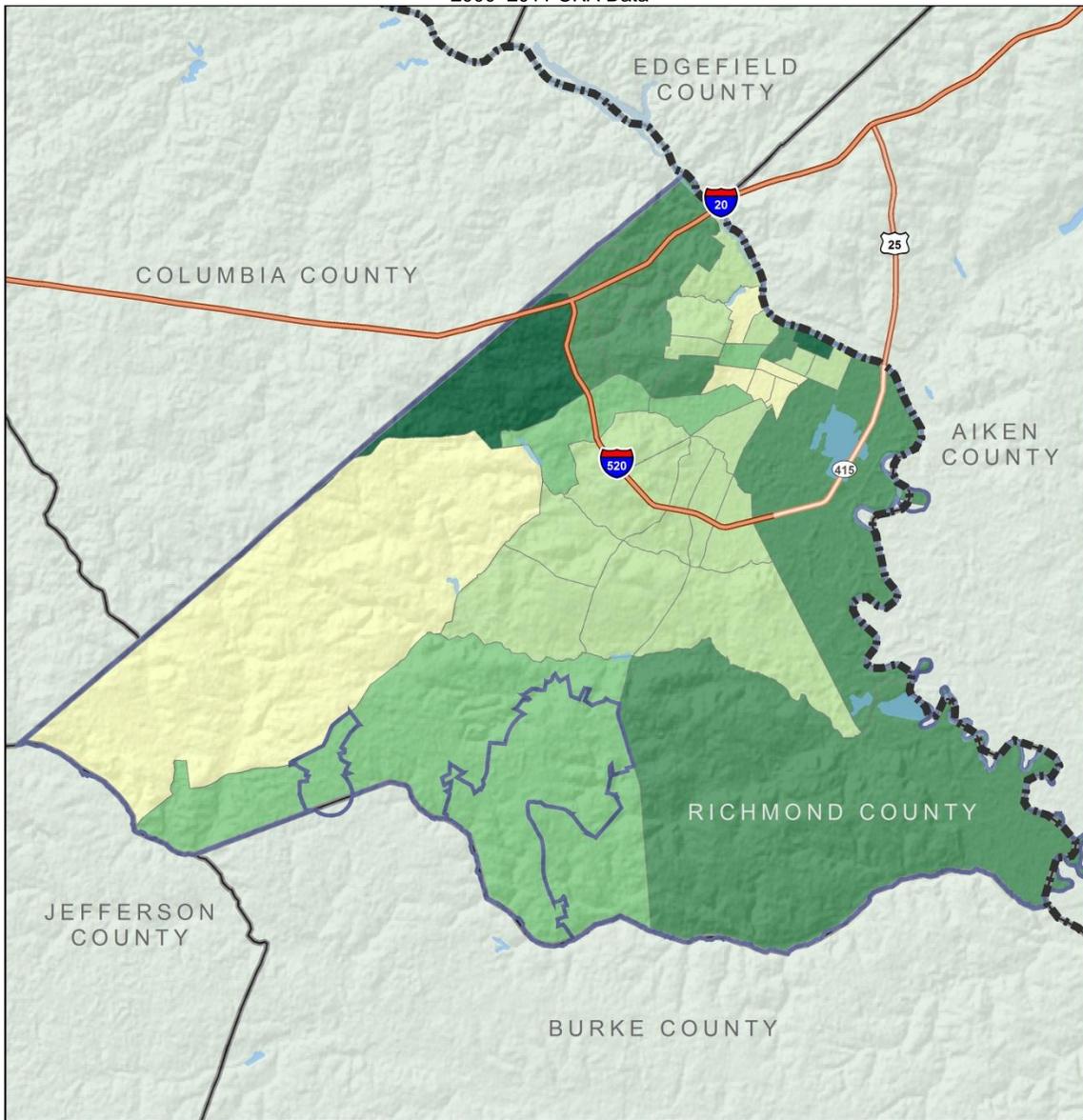
Small business loans were also analyzed to determine the location of funding in relation to median family income (MFI) levels. Diagram V.4, below, presents the distribution of small business loans by value and by percent of MFI by Census tract. As shown, relatively few loans went to areas with 80 percent or less of the MFI, despite the fact that these loans were designed to aid low- and moderate-income areas. The highest value loans, those for more than \$250,000, were also more heavily distributed to tracts with 80.1 percent of MFI and above; these distributions could represent an impediment in the housing market.

Diagram V.4
Percent of Small Business Loans Originated by Census Tract MFI
 Richmond County
 1969–2011 BEA Data, 2011 Dollars



Map V.9, on the following page, illustrates the number of loans issued to businesses in the County from 2000 through 2010. The tracts that received the highest numbers of loans were located on the riverfront downtown and on the border of Columbia County. The large rural tract in the southeastern corner of the County also received small business loans at well above the average rate, as did the large tract to the east of downtown. With the exception of this last tract, however, tracts with high rates of poverty received small business loans at rates that were less than half of the average rate.

Map V.11
Number of Small Business Loans
 Richmond County
 2000-2011 CRA Data



LEGEND

2000-2011 Number of Small Business Loans Invested
 2000-2011 Average Combined Number of Small Business Loans Per Tract in Augusta = 1,150

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Number of All Small Business Loans

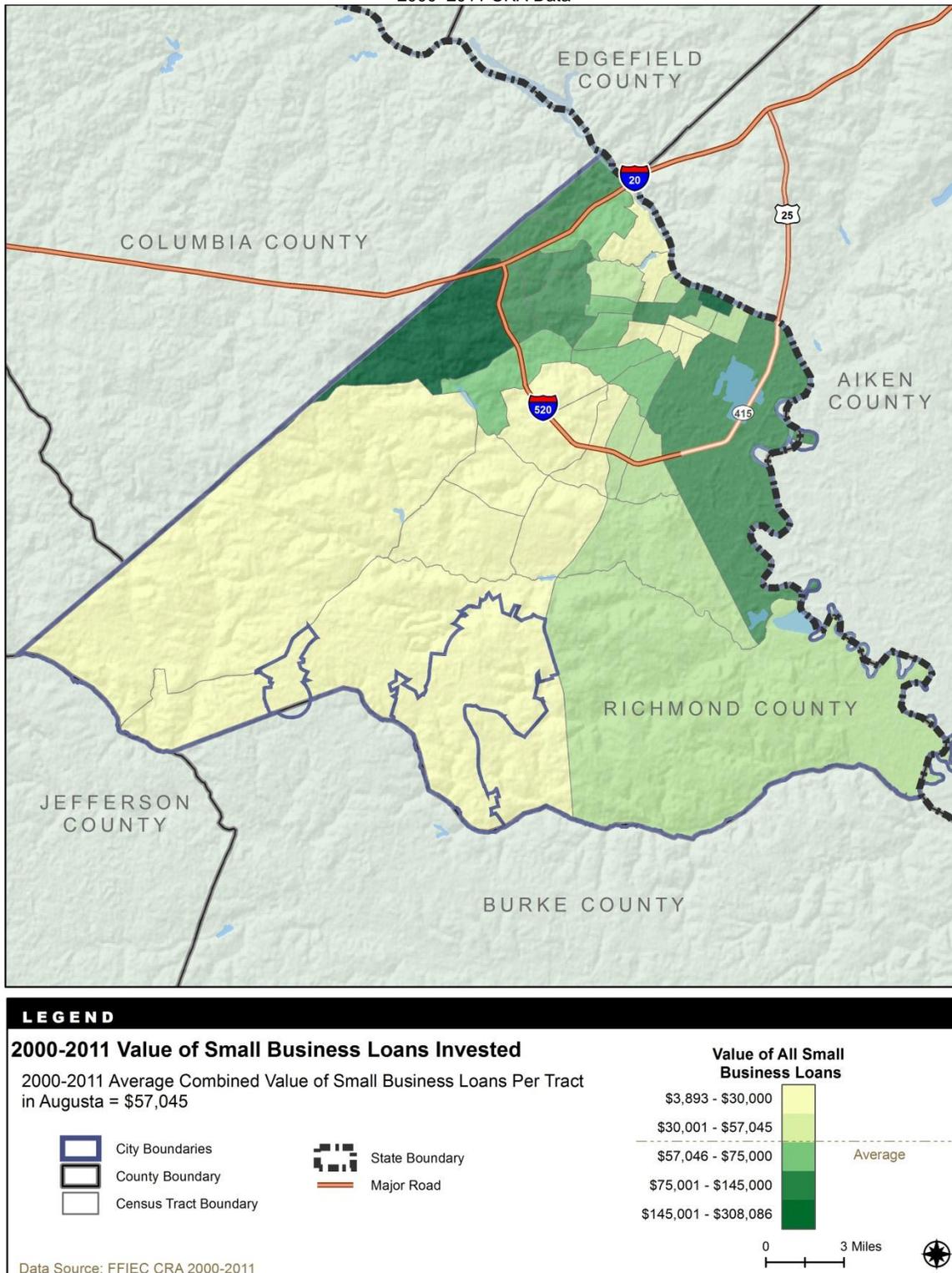
75 - 500	
501 - 1,150	
1,151 - 1,500	
1,501 - 2,000	
2,001 - 4,288	

----- Average -----

0 3 Miles

Data Source: FFIEC CRA 2000-2011

Map V.10
Amount of Small Business Loan Dollars
 Richmond County
 2000–2011 CRA Data



Map V.10 illustrates the distribution of loan funding for businesses by total amount of loan dollars per tract. As with the total number of loans, the most loan dollars went to the riverfront tracts and the tract bordering on Columbia County. Tracts that had received less than the

average number of loans also received less than the average amount of loan dollars, although some tracts that had received more than the average number of loans received less than the average amount of loan dollars.

B. FAIR HOUSING COMPLAINTS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HUD maintains records of complaints that represent violations of federal housing law, as described previously in the Complaint Process Review. Over the January 2004 through October 2013 period, HUD reported 9 complaints filed in the County, as shown below in Table V.12.⁵¹ The only years in which fair housing complaints from Richmond County were filed with HUD were 2006, 2010, and 2012.

This table also presents complaint data by basis, or the protected class status of the person allegedly aggrieved in the complaint. Complainants may cite more than one basis, so the number of bases cited can exceed the total number of complaints. As shown, a total of 16 bases were cited in relation to the 9 complaints filed. Complainants to the HUD cited race, disability, and sex as bases for the discrimination in their complaints.

Table V.12
Fair Housing Complaints by Basis
 City of Augusta
 2004–2012 HUD Data

Basis	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Race			1				5				6
Disability			1				3		1		5
Sex			1				4				5
Total Bases			3				12		1		16
Total Complaints			1				7		1		9

In addition to the basis for discrimination, HUD records the issue, or alleged discriminatory action related to each complaint. These are presented in Table V.13, on the following page. In the same way that bases are reported, more than one issue may be associated with each complaint. In Augusta and Richmond County, 16 issues were cited, with discrimination in terms, conditions, privileges, or services and facilities cited 4 times, discrimination in terms, conditions, or privileges relating to rental cited 4 times, discriminatory refusal to rent cited 3 times, and failure to make reasonable accommodation cited 3 times.

⁵¹ Data were provided by HUD’s Atlanta Regional Office in October 2013.

Table V.13
Fair Housing Complaints by Issue

City of Augusta
2004–2012 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Discriminatory terms, conditions, privileges, or services and facilities							3		1		4
Discrimination in term, conditions or privileges relating to rental			1				3				4
Discriminatory refusal to rent							3				3
Failure to make reasonable accommodation							2		1		3
Discriminatory advertising, statements and notices							1				1
Discriminatory acts under Section 818 (coercion, etc.)							1				1
Total Issues	0	0	1	0	0	0	13	0	2		16
Total Complaints			1				7		1		9

Housing complaints filed with HUD can also be examined by closure status, as shown on the following page in Table V.14. Of the 9 total complaints, 3 were found to have a no cause determination, which means that discrimination was not found during the investigation. Only one case was successfully conciliated during this period.

Table V.14
Fair Housing Complaints by Closure Status

City of Augusta
2004–2012 HUD Data

Closure Status	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
No Cause			1				2				3
Unable to Locate Respondent							2				2
Withdrawal After Resolution							2				2
Complainant Failed to Cooperate							1				1
Conciliated / Settled									1		1
Total Complaints			1				7		1		9

The 3 complaints found to be with cause are separated by issue, or discriminatory action, in Table V.15, below. The issues in these complaints were failure to make reasonable accommodation; discriminatory refusal to rent; discrimination in terms, conditions, privileges, or services and facilities; and discrimination in terms, conditions, or privileges relating to rental.

Table V.15
Fair Housing Complaints Found With Cause by Issue

City of Augusta
2004–2012 HUD Data

Issue	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Total
Failure to make reasonable accommodation							1		1	1	2
Discriminatory refusal to rent							1				1
Discriminatory terms, conditions, privileges, or services and facilities									1		1
Discrimination in term, conditions or privileges relating to rental							1				1
Total Issues	0	0	0	0	0	0	3	0	2	0	5
Total Complaints							2		1		3

GEORGIA COMMISSION ON EQUAL OPPORTUNITY

Complaint data were requested from the Georgia Commission on Equal Opportunity in August of 2013 by both email and paper mail; however, no data were received from the agency by the publication of this report.

C. FAIR HOUSING SURVEY – PRIVATE SECTOR RESULTS

Additional evaluation of fair housing within Augusta and Richmond County was conducted via an online survey of stakeholders conducted during the latter part of 2013. The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into the knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing. Results and comments related to the questions in the private sector are presented in the following narrative, and additional survey results are discussed in **Sections VI and VII**.

The 2013 Augusta and Richmond County Fair Housing Survey conducted entirely online. There were 30 more individuals who were solicited to participate in the survey as well, but contacted directly by telephone. Individuals solicited for participation included representatives of housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, and other groups involved in the fair housing arena. Most questions in the survey required simple “yes,” “no,” or “don’t know” responses, although many questions allowed the respondent to offer written comments. When many respondents reported that they were aware of questionable practices or barriers, or when multiple narrative responses indicated similar issues, findings suggested likely impediments to fair housing choice.

Numerical tallies of results and summaries of some comment-driven questions are presented in this section. A complete list of written responses is available in Appendix F.

FAIR HOUSING IN THE PRIVATE SECTOR

In order to address perceptions of fair housing in Augusta and Richmond County’s private housing sector, survey respondents were asked to identify their awareness of possible housing discrimination issues in a number of areas within the private housing sector, including the:

- Rental housing market,
- Real estate industry,
- Mortgage and home lending industry,
- Housing construction or accessible housing design fields,
- Home insurance industry,
- Home appraisal industry, and
- Any other housing services.

If respondents indicated that they were aware of possible discriminatory issues in any of these areas, they were asked to further describe issues in a narrative fashion. Tallies for each question are presented on the following page in Table V.16. The results of the survey demonstrate that respondents were largely unaware of any barriers to fair housing choice in the private sector.

Over 80 percent of respondents stated that they were not aware of any such barriers, or that they “don’t know” about such barriers, in every question. While this pattern of responses may indicate that there are few barriers to fair housing choice in the Augusta and Richmond County housing market, it may also indicate a lack of understanding of fair housing law or an awareness of discriminatory practices or policies that do exist in the private housing market.

Table V.16
Barriers to Fair Housing in the Private Sector
 City of Augusta
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
The rental housing market?	3	11	9	7	30
The real estate industry?		12	11	7	30
The mortgage and home lending industry?	3	10	10	7	30
The housing construction or accessible housing design fields?		11	12	7	30
The home insurance industry?	1	8	13	8	30
The home appraisal industry?	4	6	13	7	30
Any other housing services?	2	9	12	7	30

Comments from the 2013 Fair Housing Survey: Private Sector

Respondents who answered the questions listed above affirmatively were invited to provide additional comments to supplement their answers. Due to the low overall response rate seen during this survey, it is difficult to discern dominant themes in narrative responses to individual survey questions, as some questions had as few as three respondents who provided additional commentary. Therefore, the following discussion will be limited to recurrent themes across all of the questions in this section.

Perceived discrimination on the bases of race, ethnicity, and income level were mentioned by several survey respondents in connection with practices in the mortgage and home lending industry, as well as the home appraisal industry. In these industries, discrimination was perceived to result from neglect of geographic areas with higher concentrations of racial minorities or higher concentrations of poverty. Several responses indicated a need for better education among homebuyers, as well as residents more generally.

SUMMARY

Evaluation of the private housing sector included review of home mortgage loan application information, as well as mortgage lending practices, fair housing complaint data, and results from the private sector section of the 2013 Fair Housing Survey.

HMDA data were used to analyze differences in home mortgage application denial rates in Augusta and Richmond County by race, ethnicity, sex, income, and Census tract. Evaluation of home purchase loan applications from 2004 through 2011 showed that there were 13,751 loan originations and 3,150 applications denied for an average eight-year denial rate of 18.6 percent. Denial rates fell from 21 percent in 2004 to 14.4 percent in 2009, before climbing back to 24.5 percent by 2011. These HMDA data also showed that women were turned down more frequently than men, and that Black applicants were turned down more frequently than White applicants, even when those applicants had similar income levels. In most groups, the

denial rate tended to decline as income-level rose; however, this tendency was not observed among Hispanic applicants, who experienced a spike in denial rates for applicants in the middle- to high-income range.

Analysis of originated loans with high annual percentage rates showed that Black and Hispanic populations were also disproportionately issued these types of lower-quality loan products. In general, HALs tended to be geographically concentrated in the area around Fort Gordon and in areas of high poverty in and around downtown Augusta. When examined by race and ethnicity, HALs to Black applicants were seen to be particularly common in areas with traditionally high concentrations of Black residents; however, Hispanic and White applicants were issued HALs largely in areas in which those residents have not tended to be concentrated. In the case of these latter groups, the distribution of HALs tended to reflect the general trend in which HALs were issued disproportionately in areas with disproportionate rates of poverty.

Analysis of CRA data showed that business loans did not tend to be directed toward the areas with lower incomes in Augusta and Richmond County as frequently as they were toward higher income areas.

Only 9 fair housing–related complaints were filed in the County from 2004 through October 2013, according to HUD. These complaints included residents who claimed to have suffered discrimination on the basis of disability, sex, and race. At issue in these complaints were the following:

- Discriminatory terms, conditions, privileges, or services and facilities.
- Discriminatory terms, conditions, or privileges relating to rental
- Discriminatory refusal to rent; and
- Failure to make reasonable accommodation.

Results from the private sector portion of the 2013 Fair Housing Survey demonstrate that respondents were largely unaware of any barriers to fair housing choice in the private sector. When asked to provide additional commentary with their answers to the questions in this part of the survey, respondents who noted an awareness of barriers to fair housing choice focused on the discrimination against racial or ethnic groups in the home lending and home appraisal industries, neglect of geographic areas with higher concentrations of racial minorities or higher rates of poverty, and a need for better education among .

SECTION VI. FAIR HOUSING IN THE PUBLIC SECTOR

While the previous section presented a review of the status of fair housing in the private sector, this section will focus specifically on fair housing in the public sector. The U.S. Department of Housing and Urban Development (HUD) recommends that the AI investigate a number of housing factors within the public sector, including health and safety codes, construction standards, zoning and land use policies, tax policies, and development standards. The AI should also examine the placement of public housing as well as its access to government services.

A. PUBLIC SERVICES

Community features, including public services and facilities, and the location of public and assisted housing are essential parts of good neighborhoods, leading to a more desirable community and more demand for housing in these areas. The following narrative addresses several of these considerations.

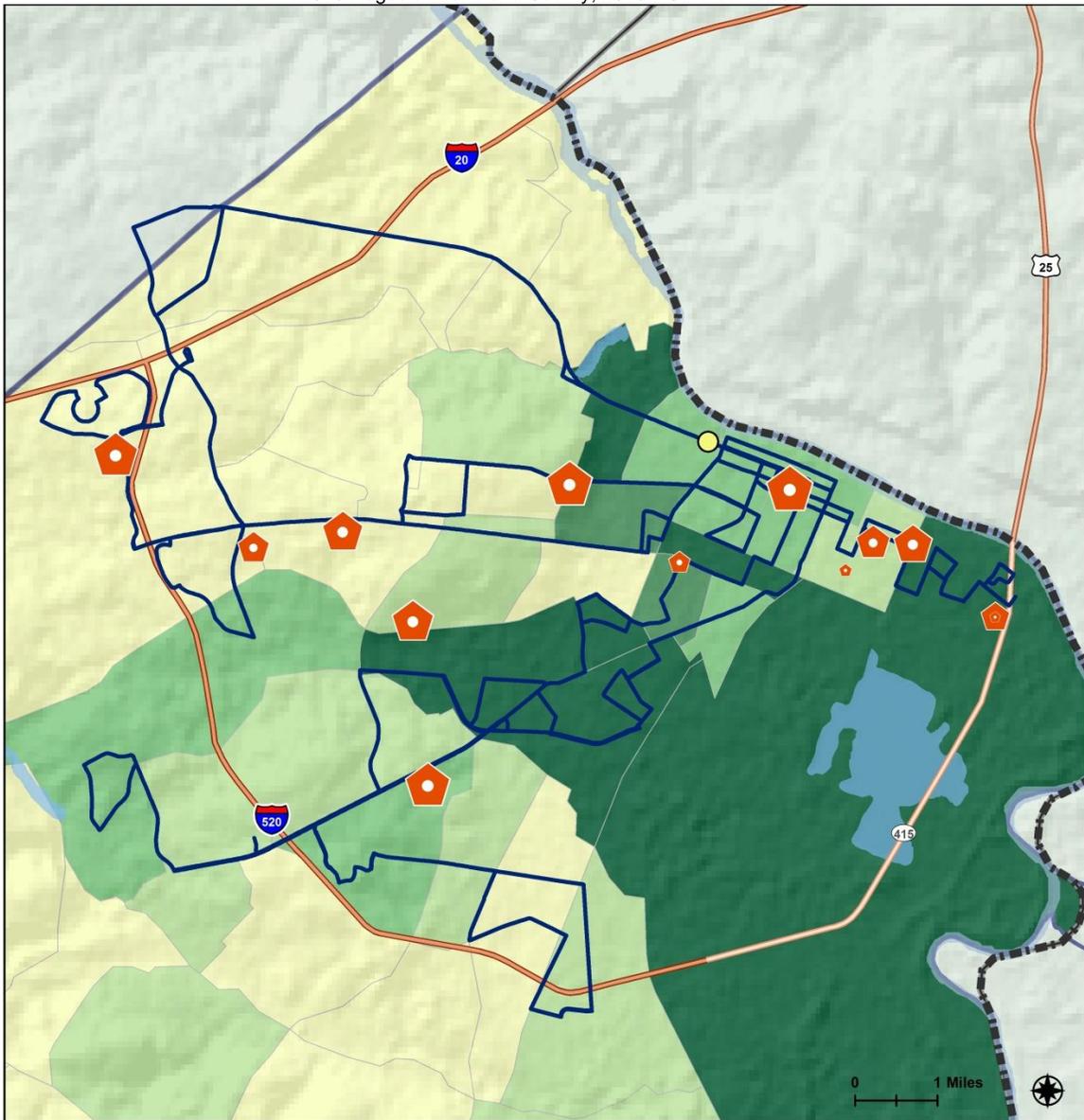
ASSISTED HOUSING AND TRANSIT LOCATIONS

Public or assisted housing can exist in several forms, including low-income housing projects, housing voucher programs, and supportive housing. The objective of public and other forms of assisted housing is to provide housing that is suitable for persons with special needs or families of low- to moderate-income levels and to promote access to jobs, transportation, and community resources. Uneven distribution of public and assisted housing can also be the result of an impediment such as land use policies that discourage multi-family or low-income housing in some areas, thus leading to segregation of low-income and other populations.

Map VI.1, on the following page, shows proportional symbols indicating the concentration of affordable housing units used in the City of Augusta. It also shows the relationship between affordable housing and public transportation routes. Varying concentrations of affordable units were scattered throughout the greater Augusta area in 2013. These units were usually located the or near public transit routes. It also share that such units are widely distributed geographically in the County and not concentrated in areas with higher rates of poverty.

The Augusta Housing Authority maintains an inventory of public housing units in the County. Map VI.2 presents the location public housing units in addition to poverty rates and public transit routes in Augusta-Richmond County. The map shows there was one small (76-100 units) affordable housing project located near the transit center, which itself was located outside of the downtown area. Larger affordable housing projects are scattered throughout the northern part of the county, and are generally situated on public transit routes. However, it does seem that such units tend to be located more often in areas with a higher incidence of poverty.

Map VI.1
Affordable Housing and Public Transit Routes
 Richmond County
 2013 Augusta-Richmond County, 2013 HUD PDR Data



LEGEND

Public Transit Routes, 2013 LIHTC Affordable Units, and 2011 Poverty
 2011 Average Poverty Rate in Augusta = 24.0%
 Disproportionate Share Threshold = 34.0%

Major Road	City Boundaries	LIHTC # of Units	4.5% - 24.0%
Bus Routes	County Boundary	50	24.1% - 34.0%
Transit Center	Census Tract Boundary	100	34.1% - 40.0%
	State Boundary		40.1% - 48.0%
			48.1% - 55.7%

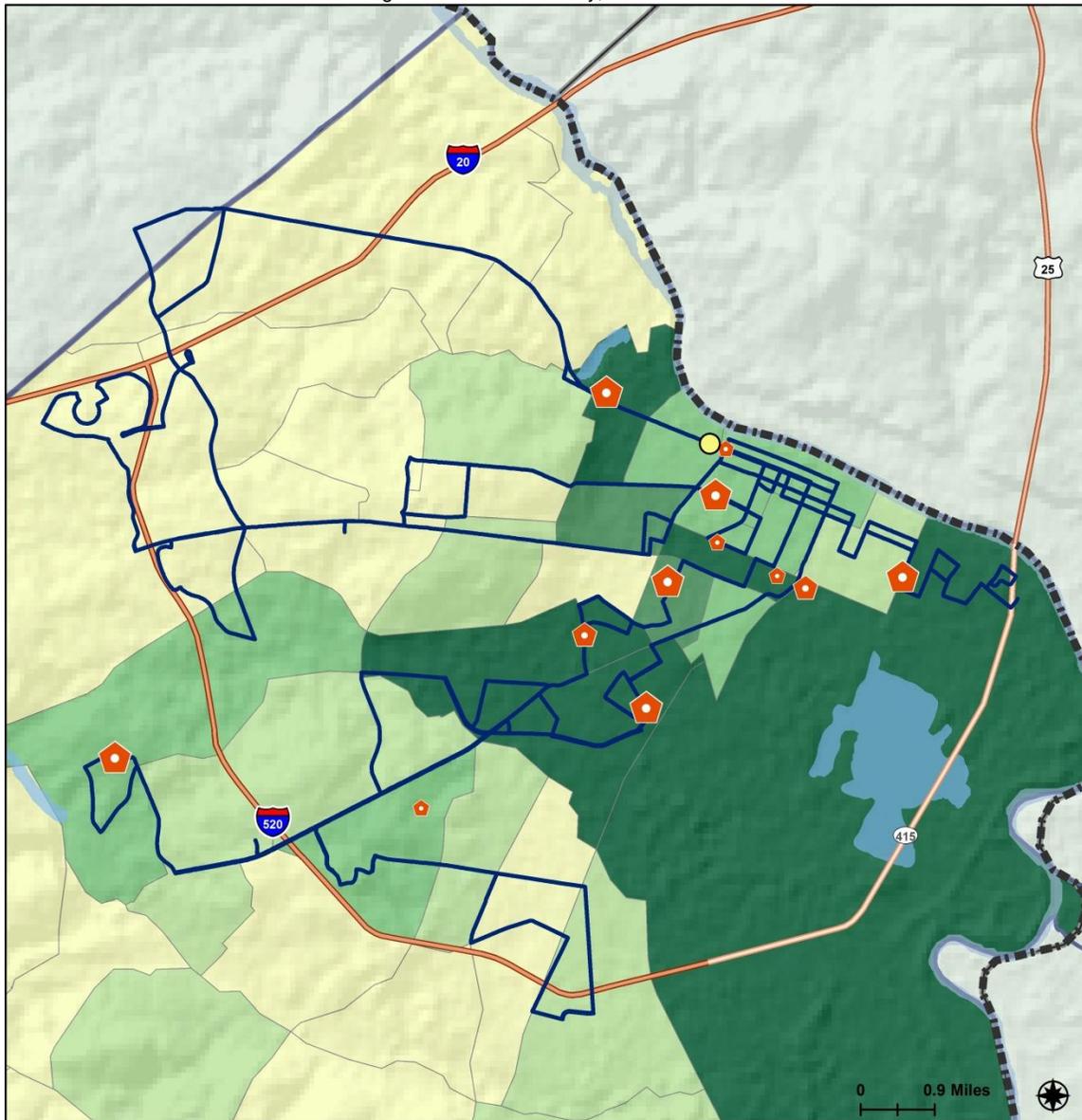
Poverty Rate

Disproportionate Share Threshold

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2007-2011 American Community Survey, HUD PDR 2013, City of Augusta

Map VI.2
Public Housing Units and Public Transit Routes
 Richmond County
 2013 Augusta-Richmond County, 2011 Five-Year ACS



LEGEND

Public Transit Routes, 2013 Public Housing Units, and 2011 Poverty
 2011 Average Poverty Rate in Augusta = 24.0%
 Disproportionate Share Threshold = 34.0%

Major Road	City Boundaries	Public Housing Units	<table border="0"> <tr> <td> 76 - 100</td> <td>4.5% - 24.0%</td> <td rowspan="4"></td> </tr> <tr> <td> 101 - 150</td> <td>24.1% - 34.0%</td> </tr> <tr> <td> 151 - 389</td> <td>34.1% - 40.0%</td> </tr> <tr> <td></td> <td>40.1% - 48.0%</td> </tr> <tr> <td> Transit Center</td> <td> County Boundary</td> <td></td> <td>48.1% - 55.7%</td> </tr> <tr> <td></td> <td> Census Tract Boundary</td> <td></td> <td></td> </tr> <tr> <td></td> <td> State Boundary</td> <td></td> <td></td> </tr> </table>	76 - 100	4.5% - 24.0%		101 - 150	24.1% - 34.0%	151 - 389	34.1% - 40.0%		40.1% - 48.0%	Transit Center	County Boundary		48.1% - 55.7%		Census Tract Boundary				State Boundary		
76 - 100	4.5% - 24.0%																							
101 - 150	24.1% - 34.0%																							
151 - 389	34.1% - 40.0%																							
	40.1% - 48.0%																							
Transit Center	County Boundary		48.1% - 55.7%																					
	Census Tract Boundary																							
	State Boundary																							

Note: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.
 Data Source: 2007-2011 American Community Survey, Augusta Housing Authority, City of Augusta

B. FAIR HOUSING SURVEY – PUBLIC SECTOR RESULTS

As mentioned previously, further evaluation of the status of fair housing within Augusta and Richmond County was conducted via an online 2013 Fair Housing Survey, as well as direct solicitation of 30 community representative via telephone. Those solicited for participation included a wide variety of individuals from the fair housing arena. Most questions in the survey required “yes,” “no,” or “don’t know” responses, and many allowed the respondent to offer written comments. While the numerical tallies of results are presented in this section, along with summaries of some comment-heavy questions, a complete list of written responses is available in Appendix F. Other survey results are also discussed in **Sections V** and **VII**.

FAIR HOUSING IN THE PUBLIC SECTOR

Public sector effects on housing can be complex and varied. The questions in this section of the survey asked respondents to think about possible barriers to fair housing choice within very specific areas of the public sector, as follows:

- Land use policies,
- Zoning laws,
- Occupancy standards or health and safety codes,
- Property tax policies,
- Permitting processes,
- Housing construction standards,
- Neighborhood or community development policies,
- Access to government services, and
- Any other public administrative actions or regulations.

If respondents indicated affirmatively that they were aware of possible discriminatory issues in any of these areas, they were asked to further describe issues in a narrative fashion. Tallies for each question are presented in Table VI.1, below. Very few respondents noted an awareness of barriers to fair housing choice in any of the areas mentioned in the survey. Each question had a substantial number of missing responses; however, the majority of respondents to all of these questions either stated that they were not aware of any such barriers, or that they did not know.

Table VI.1
Barriers to Fair Housing in the Public Sector
City of Augusta
2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any questionable practices or barriers to fair housing choice in:					
Land use policies?	3	9	9	9	30
Zoning laws?	1	11	9	9	30
Occupancy standards or health and safety codes?	2	9	9	10	30
Property tax policies?	2	8	11	9	30
Permitting process?	1	10	9	10	30
Housing construction standards?		11	10	9	30
Neighborhood or community development policies?	4	7	10	9	30
Limited access to government services, such as employment services?	7	9	5	9	30
Public administrative actions or regulations?	4	9	8	9	30

2013 Fair Housing Survey Comments: Public Sector

Once again, respondents who answered “yes” to any of these questions were invited to supplement their responses with narrative commentary. The small number of overall responses makes it difficult to discern dominant themes in responses to individual survey questions; the following discussion will instead be confined to themes that recurred across all of the questions included in this portion of the survey.

Several respondents felt that discrimination against disabled persons was relatively common, with one respondent going so far as to describe this population as being subject to “constant discrimination in all areas.” Several commenters also cited NIMBYism, or policies and practices that amount to NIMBYism⁵², as a source of discrimination they had perceived in Augusta and Richmond County. A number of commenters stated a need for improved transportation options in and around the city.

SUMMARY

The status of affirmatively furthering fair housing within Augusta and Richmond County’s public sector was evaluated through review of the placement of several types of assisted housing in the County, the relationship between the location of public transit and assisted housing, and the results of the public sector section of the 2013 Fair Housing Survey.

Evaluation of the distribution of affordable and public housing units demonstrated that public housing tended to be concentrated in areas of higher poverty. Almost all of the units of both types were located on or near public transit routes.

Results from the public sector section of the 2013 Fair Housing Survey revealed that some respondents in Augusta and Richmond County believe there are problematic practices or policies within the public sector. The issues most-cited by these respondents related to NIMBYism, discrimination against disabled residents, and a need for improved transportation options.

⁵² The “not in my back yard” mentality was seen to result in discrimination through the activism and policies of homeowners associations.

SECTION VII. PUBLIC INVOLVEMENT

This section discusses analysis of fair housing in Augusta and Richmond County as gathered from various public involvement efforts conducted as part of the AI process. Public involvement feedback is a valuable source of qualitative data about impediments, but, as with any data source, citizen comments alone do not necessarily indicate the existence of countywide impediments to fair housing choice. However, survey and forum comments that support findings from other parts of the analysis can more solidly identify impediments to fair housing choice.

A. FAIR HOUSING SURVEY

As discussed in previous sections, a 2013 Fair Housing Survey comprised a portion of the public involvement efforts associated with the development of the 2013 AI. While data from the survey regarding policies and practices within the private and public sectors have already been discussed, the remaining survey findings are presented in the narrative below.

The purpose of the 2013 Fair Housing Survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing.

A total of 30 persons in Augusta and Richmond County participated in the survey, which was conducted entirely online. Individuals solicited for participation included representatives of housing groups, minority organizations, disability resource groups, real estate and property management associations, banking entities, fair housing advocates, and other groups involved in the fair housing arena. A complete list of responses is included in Appendix F. Other survey results are also discussed in **Sections V and VI**. Narrative responses and practices noted by high numbers of respondents suggest that the issues raised are impediments to fair housing choice.

Respondents of the 2013 Fair Housing Survey were asked to identify their primary role within the housing industry. As shown in Table VII.1, at right, 8 respondents identified themselves as homeowners: this was the largest group of respondents in the survey. 6 respondents were tenants of rental housing, and 4 worked in the real estate industry. No other type of respondent had more than 2 representatives in the survey.

Respondents were also asked about their familiarity with fair housing laws. Results of this question are presented below in Table VII.2, on the following page. As shown, nine (9) respondents indicated that they were somewhat familiar and 13 were very familiar with fair housing law; only four stated that they were not familiar with such laws.

Table VII.1
Role of Respondent
City of Augusta
2013 Fair Housing Survey Data

Primary Role	Total
Advocate/Service Provider	1
Appraisal	
Banking/Finance	1
Construction/Development	2
Homeowner	8
Insurance	
Law/Legal Services	
Local Government	2
Property Management	2
Real Estate	4
Renter/Tenant	6
Service Provider	1
Other Role	2
Missing	1
Total	30

Table VII.2
How Familiar are you with
Fair Housing Laws?

City of Augusta
 2013 Fair Housing Survey Data

Familiarity	Total
Not Familiar	4
Somewhat Familiar	9
Very Familiar	13
Missing	4
Total	30

Table VII.3, below, shows the responses to a number of questions regarding federal, state, and local fair housing laws. First, respondents were asked to indicate their perceptions of the usefulness of fair housing laws in their communities. As shown, 20 respondents indicated that they felt fair housing laws are useful, and only 2 respondents believed that fair housing laws are not useful.

Table VII.3
Federal, State, and Local Fair Housing Laws

City of Augusta
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Do you think fair housing laws are useful?	20	2	4	4	30
Are fair housing laws difficult to understand or follow?	4	14	8	4	30
Do you think fair housing laws should be changed?	8	7	10	5	30
Do you thing fair housing laws are adequately enforced?	6	16	2	6	30

Respondents were also asked if fair housing laws are difficult to understand or follow. As shown, only 4 respondents said that fair housing laws are difficult to understand or follow.

The third question of this section inquired if fair housing laws should be changed. Opinion among respondents was more divided on this question, with 8 respondents expressing that fair housing laws should be changed, and 7 respondents holding that they should not be changed. Commentary associated with this question focused on the need to update current fair housing laws and to place more emphasis on education and outreach. A couple of respondents to this question also noted a need for increased enforcement. This was reflected in the responses to the next question, which was on that very subject, in which 16 respondents held that current levels of fair housing enforcement are inadequate.

Questions in the survey also invited respondents to gauge the current levels of fair housing activities in their communities. As noted in Table VII.4, respondents tended to highlight a perceived lack of fair housing activities in Augusta and Richmond County, as well as a lack of participation in the activities that do exist. A majority of respondents either denied that a training process to learn about fair housing laws existed or did not know about such a process and were unaware of fair housing testing. When asked to give their opinions on the levels of outreach, education, and testing taking place in the county, very few felt that the current levels were sufficient, and none felt them to be excessive. More respondents felt that the levels of testing and education in the County were insufficient, or did not know well enough to weigh in on the question.

Table VII.4
Fair Housing Activities
 City of Augusta
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total	
Is there a training process available to learn about fair housing laws?	6	16	2	6	30	
Have you participated in fair housing training?	4	9	2	15	30	
Are you aware of any fair housing testing?	1	19	4	6	30	
Testing and education	Too Little	Right Amount	Too Much	Don't Know	Missing	Total
Is there sufficient outreach and education activity?	11	1		12	6	30
Is there sufficient testing?	8	1		15	6	30

As part of the process of measuring understanding of fair housing law through the survey instrument, respondents were asked to list their awareness of classes of persons protected by fair housing laws on federal, state, and local levels. Race and disability were offered as examples of protected classes in the question narrative, encouraging respondents to list other protected classes. Results of this question are presented at right in Table VII.5. Some respondents were able to correctly identify several of the protected classes, such as gender, religion, or familial status. However, other identified groups without current protections in Georgia, such as sexual orientation, income and age. This seems to indicate that while many participants felt that they understood fair housing laws, they may not fully understand these attributes of law.

Table VII.5
Protected Classes

City of Augusta
 2013 Fair Housing Survey Data

Protected Class	Total
Age	4
Ancestry	
Color	3
Disability	4
Ethnicity	2
Family Status	9
Gender	10
Income	2
Military	
National Origin	4
Race	
Religion	10
Sexual Orientation	8
Other	8
Total	64

Table VII.6, below, presents tallied responses to survey questions related to the status of fair housing in Augusta and Richmond County. First, respondents were asked if they were aware of a fair housing plan in their communities. None of the respondents who took the survey were aware of such a plan, even though an Analysis of Impediments to Fair Housing Choice was conducted five years ago. Respondents were also asked to offer information regarding any specific geographic areas within the County that might have increased fair housing issues. Only two respondents claimed to be aware of any problematic geographic areas.

Table VII.6
Local Fair Housing

City of Augusta
 2013 Fair Housing Survey Data

Question	Yes	No	Don't Know	Missing	Total
Are you aware of any city or county fair housing ordinance, regulation, or plan?		15	5	10	30
Are there any specific geographic areas that have fair housing problems?	2	6	12	10	30

B. FAIR HOUSING FORUMS AND FOCUS GROUPS

Public input opportunities were held in the Augusta-Richmond county Library on October 3, 2013. The purpose of the forums was to allow the public the chance to learn more about the AI process, including why the AI was conducted, as well as view the preliminary findings. Public involvement was also solicited at the forums, and comments were collected from the

attendees. The complete minutes of the forums are presented in Appendix G. There also were two focus groups convened of experts in the rental markets and residential property sales industries in early September of 2013. Minutes of these meetings are also presented in Appendix G.

Guests at the forums included housing advocates, representatives of local service agencies, real estate agents, property owners, and others. Discussions and comments at the forums focused on several issues, largely relating to the rental markets. In particular, needs of the following were mentioned:

- More education among homebuyers, focusing on how to get loans or a mortgage on reasonable terms.
- Improved education among renters, who were seen to be unaware of the range of options and locations available to them. This lack of awareness was seen to contribute to segregation through the unwarranted fear that their application would be rejected in areas outside of those in which members of their racial or ethnic groups had traditionally settled.
- Education on the fair housing complaint process.
- Improved transportation options, including a more comprehensive public transit system with extended hours of operation, and
- Better fair housing enforcement and the need for a local fair housing organization.

SUMMARY

Public involvement opportunities were an integral part of the development of this AI. Activities included the 2013 Fair Housing Survey to evaluate current fair housing efforts and the two public forums wherein citizens were offered the chance to comment on initial findings of the AI and offer feedback on prospective impediments, and the two focus groups of experts in the Augusta-Richmond County area. Results of the 2013 Fair Housing Survey demonstrated that respondents generally felt that fair housing laws are useful and are reasonably easy to understand. Opinion was divided on the question of whether these laws need to be changed, though a majority of respondents felt that the current laws were not sufficiently enforced. Their opinion on this last issue was seconded by some of the participants in the focus group discussions, who perceived inadequate enforcement to be connected to the absence of any fair housing organization at the local level.

SECTION VIII. CONCLUSION

A. SUMMARY OF FINDINGS

This AI reviews both the public and private sector contexts for Augusta and Richmond County's housing markets, in order to determine the effects these forces have on housing choice. As part of that review, analysis of demographic, economic, and housing data provide background context for the environments in which housing choices are made. Demographic data indicate the sizes of racial and ethnic populations and other protected classes; economic and employment data show additional factors in influencing housing choice; and counts of housing by type, tenure, quality, and cost indicate the ability of the housing stock to meet the needs of the County's residents.

Once this contextual background analysis has been performed, detailed review of fair housing laws, cases, studies, complaints, and public involvement data can be better supported by the background information. The structure provided by local, state, and federal fair housing laws shapes the complaint and advocacy processes available in the County, as do the services provided by local, state, and federal agencies. Private sector factors in the homeownership and rental markets, such as home mortgage lending practices, have substantive influence on fair housing choice. In the public sector, policies and practices can significantly affect the housing choice decision.

Complaint data and AI public involvement feedback further help define problems and possible impediments to housing choice for persons of protected classes, and confirm suspected findings from the contextual and supporting data.

SOCIO-ECONOMIC CONTEXT

According to the Census Bureau, between 2000 and 2010, the population in Richmond County grew from 199,775 to 200,549 persons, or by .4 percent. Over this time period, the county experienced a slight shift toward greater representation of residents over the age of 55. The racial and ethnic composition of the County also changed over the decade, as the White population shrunk and the populations of Black, Asian, and Multi-racial County residents all expanded. In terms of ethnicity, the Hispanic population also experienced considerable growth, though this group still accounted for a relatively small percentage of the total population in 2010. Geographically, black and white residents tended to occupy different parts of the county and this tendency did not change appreciably over the decade.

Economic data for Augusta and Richmond County demonstrate the impact of the recent recession. The local labor market witnessed a marked reduction in available full- and part-time work after 2008, causing the unemployment rate to climb. However, real per capita income fell only slightly in the County, contrary to statewide trends, as those who kept their jobs found that, on average, their rate of pay continued to grow through the late 2000s. Nevertheless, the poverty rate increased considerably over the decade, climbing from 19.6 percent in 2000 to an average of nearly 24 percent in 2011.

The Augusta and Richmond County housing markets witnessed a shift from owner-occupied toward renter-occupied households between 2000 and 2010, a trend that was reflected in the decrease in the number of vacant housing units available for rent at the end of the decade. Of more concern is the growth in the number of vacant units classified as “Other Vacant”; these units are not on the market, and their presence in large concentrations may contribute to blight in areas in which such concentrations occur. Analysis of the geographic distribution of “other vacant” units reveals that these units have tended to occur in areas with high rates of poverty.

There were also some encouraging signs from the Augusta and Richmond Housing market. Overcrowding was less of an issue at the end of the decade than it had been at the beginning, and households with incomplete plumbing or kitchen facilities made up less than 1 percent of all housing stock. However, the average household became considerably more cost-burdened between 2000 and 2011.

REVIEW OF FAIR HOUSING LAWS, STUDIES, AND CASES

A review of laws, studies, cases, and related materials relevant to fair housing in Augusta and Richmond County revealed that the fair housing laws applicable to Augusta and Richmond County extend to only those groups enumerated in the federal fair housing law, and Georgia State law precludes the expansion of those protections at the local level. There are no local fair housing ordinances in Augusta and Richmond County. A review of fair housing case law did not produce any examples of fair housing cases filed in Augusta and Richmond County.

FAIR HOUSING STRUCTURE

A review of the fair housing profile in Richmond County revealed that the options available to those who feel they have experienced discrimination in the housing sector are fairly limited. Those wishing to file a housing complaint may call Augusta Housing and Community Development, though this agency does not focus exclusively on fair housing enforcement. Complainants may also direct their complaints to Metro Fair Housing Services or JCVision, both current or previous FHIP grantees, though neither of these groups focuses their advocacy on fair housing issues in Augusta and Richmond County. Complaints may also be filed through the Georgia Commission on Equal Opportunity or the local HUD office in Atlanta.

FAIR HOUSING IN THE PRIVATE SECTOR

Evaluation of the private housing sector included review of home mortgage loan application information, as well as mortgage lending practices, fair housing complaint data, and results from the private sector section of the 2013 Fair Housing Survey.

Evaluation of home purchase loan applications from 2004 through 2011 showed an average eight-year denial rate of 18.6 percent. Women were turned down more frequently than men, and Black applicants were turned down more frequently than White applicants. Uneven denial rates were seen to occur even when applicants of different racial or ethnic groups had similar income levels. In most groups, the denial rate tended to decline as income-level rose; however,

this tendency was not observed among Hispanic applicants, who experienced a spike in denial rates for applicants in the middle- to high-income range.

Analysis of originated loans with high annual percentage rates showed that Black and Hispanic populations were also disproportionately issued these types of lower-quality loan products. In general, HALs tended to be geographically concentrated in the area around Fort Gordon and in areas of high poverty in and around downtown Augusta. When examined by race and ethnicity, HALs to Black applicants were seen to be particularly common in areas with traditionally high concentrations of Black residents; however, Hispanic and White applicants were issued HALs largely in areas in which those residents have not tended to be concentrated. In the case of these latter groups, the distribution of HALs tended to reflect the general trend in which HALs were issued disproportionately in areas with disproportionate rates of poverty.

Analysis of data from the CRA, which is intended to encourage investment in low- and moderate-income areas, showed that business loans did not tend to be directed toward the areas with lower incomes in Augusta and Richmond County as frequently as they were toward higher income areas.

Only 9 fair housing–related complaints were filed in the County from 2004 through October 2013, according to HUD. These complaints included residents who claimed to have suffered discrimination on the basis of disability, sex, and race. At issue in these complaints were the following:

- Discriminatory terms, conditions, privileges, or services and facilities.
- Discriminatory terms, conditions, or privileges relating to rental
- Discriminatory refusal to rent; and
- Failure to make reasonable accommodation.

Results from the private sector portion of the 2013 Fair Housing Survey demonstrate that respondents were largely unaware of any barriers to fair housing choice in the private sector. This is due primarily to a lack of understanding. When asked to provide additional commentary with their answers to the questions in this part of the survey, respondents who noted an awareness of barriers to fair housing choice focused on the discrimination against racial or ethnic groups in the home lending and home appraisal industries, neglect of geographic areas with high concentrations of racial minorities and higher rates of poverty and a need for better education among stakeholders.

FAIR HOUSING IN THE PUBLIC SECTOR

Evaluation of the distribution of affordable and public housing units demonstrated that the latter tended to be concentrated in areas of high poverty although this tendency was less pronounced in the distribution of affordable housing. Almost all of the units of both types were located on or near public transit routes.

Results from the public sector section of the 2013 Fair Housing Survey revealed that some respondents in Augusta and Richmond County believe there are problematic practices or

policies within the public sector. The issues most cited by these respondents related to NIMBYism, discrimination against disabled residents, and a need for improved transportation options.

PUBLIC INVOLVEMENT

Public involvement opportunities were an integral part of the development of this AI. Activities included the 2013 Fair Housing Survey to evaluate current fair housing efforts, two Fair Housing Forums wherein citizens were offered the chance to comment on initial findings of the AI and offer feedback on prospective impediments, as well as two focus groups of housing experts in the County.

Responses submitted to the 2013 Fair Housing Survey highlight a perceived lack of fair housing activities in Augusta and Richmond County, as well as a lack of participation in the activities that do exist. Respondents generally felt that the current levels of outreach, education, and testing activities were not sufficient, or did not know well enough to weigh in on the current levels of those activities. Respondents were likewise unaware of local fair housing plans, such as the AI conducted five years ago, and only two were aware of any specific areas that had fair housing problems. Echoing the perceptions of survey respondents on the adequacy of current enforcement effort, some of the focus group participants felt that enforcement of fair housing law in the city was insufficient, and cited a need for a local organization focused on issues of fair housing choice.

B. IMPEDIMENTS TO FAIR HOUSING CHOICE AND SUGGESTED ACTIONS

IMPEDIMENTS DEFINED

Provisions to affirmatively further fair housing are long-standing components of the U.S. Department of Housing and Urban Development's (HUD's) housing and community development programs. In exchange for receiving federal funds from HUD, officials from Augusta and Richmond County must certify that they are affirmatively furthering fair housing. The requirements of such certification comprise the following elements:

1. Conduct an Analysis of Impediments to Fair Housing Choice,
2. Take actions to remedy impediments if impediments are identified, and
3. Maintain records of the analysis and actions taken.

This report, which represents the first element in the certification process noted above, has resulted in the finding of several impediments to fair housing choice. HUD defines impediments to fair housing choice, reprinted here from the *Fair Housing Planning Guide*, page 2-8, as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices [and]

- Any actions, omissions, or decisions which have [this] effect.⁵³

While several issues within the housing market were uncovered in the process of conducting this AI, only issues that qualify as impediments to fair housing choice were included based on the definition printed immediately above, albeit with the inclusion of the additional classes of persons protected by state law. The identified impediments are listed on the following pages for both the private and public sectors and are accompanied by specific actions County will follow in an attempt to remedy these issues.⁵⁴ Presented first are the impediments seen across the County, with descriptions of where in the research they were evidenced.

Following the list of private and public sector impediments is a matrix documenting the impediment, data source that indicated its existence, protected classes most affected, and level of need for action. Impediments that were identified in only one data source, such as the review of HUD complaint data, were indicated as having a relatively low need for action. Impediments found in two to three data sources were deemed to be of medium need, and impediments documented in four areas of research were noted to be of high need for action.

PRIVATE SECTOR IMPEDIMENTS, ACTIONS, AND MEASURABLE OBJECTIVES

Impediment 1: Discriminatory terms, conditions, privileges, or services and facilities in rental markets. The existence of this impediment was suggested in the HUD, respondents' answers to the 2013 Fair Housing Survey, and comments received at the focus groups and Fair Housing Forums.

Action 1.1: Continue to educate landlords and property management companies about fair housing law

Measurable Objective 1.1: Increase number of outreach and education activities conducted

Action 1.2: Continue to educate housing consumers in fair housing rights

Measurable Objective 1.2: Increase number of outreach and education activities conducted

Impediment 2: Failure to make reasonable accommodation or modification. The existence of this impediment was suggested in the review of complaints filed HUD, from the responses to the 2013 Fair Housing Survey, and through the topics discussed at the Fair Housing Forums, particularly in regard to persons with disabilities. This impediment includes the existence of construction that seems to occur that lacks proper handicapped accessibility.

Action 2.1: Educate housing providers about requirements for reasonable accommodation or modification

Measurable Objective 2.1: Increase number of training sessions conducted

⁵³ U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide*. Vol. 1, p. 2-8. http://www.hud.gov/offices/cpd/about/conplan/fairhousingexs/Module5_TopSevenAFFH.pdf

⁵⁴ Specific details regarding funding activities and timelines will be included in the next Annual Action Plan.

Impediment 3: Discriminatory patterns in home purchase loan denials. Evidence of this impediment was seen in the HMDA data, which indicated higher denial rates among racial and ethnic minorities, even when correcting for income, as well as higher denial rates for women applicants.

Action 3.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 3.1: The number of outreach and education activities that are conducted.

Impediment 4: Discriminatory patterns in predatory lending. Evidence of this impediment was seen in the HMDA data, which showed higher rates of subprime loans among black, American Indian, and Hispanic applicants. It was also indicated in respondents' answers provided in the 2013 Fair Housing Survey, who felt that racial and ethnic minorities were disproportionately offered subprime loans.

Action 4.1: Educate buyers through credit counseling and home purchase training

Measurable Objective 4.1: Increase number of outreach and education activities conducted

Impediment 5: Redlining or steering in the real estate industry. The existence of this impediment was suggested in the review of the topics discussed at the Fair Housing Forums.

Action 5.1: Continue outreach and education to the real estate industry about fair housing law and how some people in Augusta have been negatively affected by past housing transaction practices.

Measurable Objective 5.1: Increase the number of outreach and education activities conducted with the real estate industry.

PUBLIC SECTOR IMPEDIMENTS, ACTIONS, AND MEASURABLE OBJECTIVES

Impediment 1: Lack of fair housing infrastructure. As noted in the literature review, 2013 Fair Housing Survey, and the focus groups, the resources available to Augusta and Richmond County residents who may face housing discrimination appear to be limited.

Action 1.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees in neighboring communities in Georgia and South Carolina.

Measurable Objective 1.1: Compile the inventory

Measurable Objective 1.2: Conduct outreach and exploratory discussions with FHIP entities who might be able to come to Augusta occasionally

Action 1.2: Number of contacts made with FHIP entities.

Impediment 2: Insufficient fair housing education and outreach. This impediment was noted in the literature review, the Fair Housing surveys, and the focus group minutes.

Action 2.1: Initiate an inventory of Fair Housing Initiative Program (FHIP) grantees in neighboring communities in Georgia and South Carolina, or organizations that may be qualified to provide fair housing education

Measurable Objective 2.1: Compile the inventory

Action 1.2: Explore the possibility of opening a local walk-in office in Augusta, or at least of maintaining a presence in the Augusta housing market.

Measurable Objective 2.2: Open a dialogue with non-profit entities that are from the above inventory, but also willing to come to Augusta for a part-time fair housing intake office.

Impediment 3: Insufficient understanding of the need for credit. This impediment was noted in the literature review, the Fair Housing surveys, and the focus group minutes.

Action 3.1: Enhance homebuyer education so that participants in the programs may have a better idea of the value of establishing good credit, keeping good credit, and being able to recognize the attributes of a predatory loan instrument.

Measurable Objective 3.1: Number of homebuyer classes contributed to

Impediment 4: Lack of fair housing ordinance or policy statement. This impediment was noted in the literature review, the focus group comments, and the apparent lack of awareness of such ordinances or policies among respondents to the 2013 Fair Housing Survey.

Action 4.1: Locate a copy of an earlier proposed fair housing ordinance, update the language to better reflect current practices in such ordinances

Measurable Objective 4.1: Present it to the Commission for review and consideration.

Impediment 5: Lack of knowledge of AI documents or prospective Fair Housing Action Plan. Input received from the 2013 Fair Housing Survey, as well as during the Fair Housing Forums indicated this condition.

Action 5.1: Promote the Analysis of Impediments and Fair Action Housing Plans during Fair Housing Month in April 2014.

Measurable Objective 5.1: Actions taken to promote fair housing month and the Analysis of Impediments to Fair Housing Choice

Action 5.2: Hold quarterly meetings to promote public understanding of fair housing, affirmatively furthering fair housing, and key issues in lending.

Measurable Objective 5.1: Number of meetings attended to held.

Impediment 6: Lack of sufficient “visitability” for new home construction. Visitability represents the design of a dwelling unit such that the disabled can more readily visit the housing unit occupants, such as having wider doors, at least one entrance and bathroom accessible to the disabled.

Action 6.1: Conduct research on the notion of “visitability” and how this concern of the disabled community is entering current building codes as a best practice for new construction.

Measureable Action 6.1: Present the findings of this research to the Commission in order to highlight the importance of “visitability” in new home construction and how the Commission might take action on this new construction approach.

SECTION IX. GLOSSARY

Accessible housing: Housing designed to allow easier access for physically disabled or vision impaired persons.

ACS: American Community Survey

AI: Analysis of Impediments to Fair Housing Choice

AMI: Area median income

BEA: Bureau of Economic Analysis

BLS: Bureau of Labor Statistics

CDBG: Community Development Block Grant

Census tract: Census tract boundaries are updated with each decennial census. They are drawn based on population size and ideally represent approximately the same number of persons for each tract.

Consolidated Plan: Consolidated Plan for Housing and Community Development

Cost burden: Occurs when a household has gross housing costs that range from 30.1 to 50 percent of gross household income.

CRA: Community Reinvestment Act

Disability: A lasting physical, mental, or emotional condition that makes it difficult for a person to conduct daily activities of living or impedes him or her from being able to go outside the home alone or to work.

Disproportionate share: Exists when the percentage of a population is 10 percentage points or more above the study area average.

DOJ: U.S. Department of Justice

ESG: Emergency Shelter Grants program

Fannie Mae: Federal National Mortgage Association (FNMA), a government-sponsored enterprise that purchases mortgages from lenders and repackages them as mortgage-backed securities for investors.

Family: A family is a group of two people or more related by birth, marriage, or adoption and residing together.

FFIEC: Federal Financial Institutions Examination Council

FHAP: Fair Housing Assistance Program

FHEO: Fair Housing and Equal Opportunity

FHIP: Fair Housing Initiative Program

Floor area ratio: The ratio of the total floor area of a building to the land on which it is situated, or the limit imposed on such a ratio.

Freddie Mac: Federal Home Loan Mortgage Corporation (FHLMC), a government-sponsored enterprise that purchases mortgages from lenders and repackages them as mortgage-backed securities for investors.

GAO: U.S. General Accounting Office

Gross housing costs: For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and electricity or natural gas energy charges.

HAL: High annual percentage rate (APR) loan, defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.⁵⁵

HMDA: Home Mortgage Disclosure Act

HOME: HOME Investment Partnerships

HOPWA: Housing Opportunities for Persons with AIDS

Household: A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

Housing problems: Overcrowding, incomplete plumbing or kitchen facilities, or cost burdens

HUD: U.S. Department of Housing and Urban Development

Incomplete kitchen facilities: A housing unit is classified as lacking complete kitchen facilities when any of the following are not present: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

Incomplete plumbing facilities: A housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower.

Labor force: The total number of persons working or looking for work

MFI: Median family income

Mixed-use development: The use of a building, set of buildings, or neighborhood for more than one purpose.

NIMBYism: "Not in my backyard" mentality among community members, often in protest of affordable or multi-family housing.

Other vacant units: Housing units that are not for sale or rent

Overcrowding: Overcrowding occurs when a housing unit has more than one to 1.5 persons per room.

Poverty: The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

Predatory loans: As defined by the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA), loans are considered predatory based on:

1. If they are HOEPA loans;⁵⁶
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of HALs. For full definition, see **HAL**.

Protected Class: Group of people protected from discrimination and harassment. Georgia residents are protected from discrimination on the basis of race, color, religion, sex, national origin, disability, and family status.

⁵⁵ 12 CFR Part 203, http://www.ffiec.gov/hmda/pdf/regc_020702.pdf

⁵⁶ Loans are subject to the HOEPA if they impose rates or fees above a certain threshold set by the Federal Reserve Board. "HMDA Glossary." <http://www.ffiec.gov/hmda/glossary.htm#H>

Public housing: Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

RDA: Redevelopment agency

Severe cost burden: Occurs when gross housing costs represent 50.1 percent or more of gross household income.

Severe overcrowding: Occurs when a housing unit has more than 1.5 persons per room.

Steering: Actions of real estate agents or landlords to discourage a prospective buyer or tenant from seeing or selecting properties in certain areas due to their racial or ethnic composition.

Tenure: The status by which a housing unit is held. A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned" only if the owner or co-owner lives in it. All other occupied units are classified as "rented," including units rented for cash rent and those occupied without payment of cash rent.

APPENDICES

The following sections present additional data prepared in development of the Augusta-Richmond County Analysis of Impediments to Fair Housing Choice.

A. ADDITIONAL CENSUS DATA FOR THE CITY OF AUGUSTA

Table A.1
Population by Age

City of Augusta
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	13,943	7.1%	14,557	7.4%	4.4%
5 to 19	45,563	23.3%	40,660	20.8%	-10.8%
20 to 24	16,248	8.3%	17,550	9.0%	8.0%
25 to 34	29,004	14.9%	29,781	15.2%	2.7%
35 to 54	53,726	27.5%	49,295	25.2%	-8.2%
55 to 64	15,470	7.9%	21,856	11.2%	41.3%
65 or Older	21,228	10.9%	22,145	11.3%	4.3%
Total	195,182	100.0%	195,844	100.0%	.3%

Table A.2
Elderly Population by Age

City of Augusta
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	2,554	12.0%	3,076	13.9%	20.4%
67 to 69	3,730	17.6%	4,033	18.2%	8.1%
70 to 74	5,522	26.0%	5,184	23.4%	-6.1%
75 to 79	4,471	21.1%	4,236	19.1%	-5.3%
80 to 84	2,779	13.1%	3,011	13.6%	8.3%
85 or Older	2,172	10.2%	2,605	11.8%	19.9%
Total	21,228	100.0%	22,145	100.0%	4.3%

Table A.3
Population by Race and Ethnicity

City of Augusta
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	87,651	44.9%	76,573	39.1%	-12.6%
Black	98,320	50.4%	107,182	54.7%	9.0%
American Indian	536	.3%	672	.3%	25.4%
Asian	2,976	1.5%	3,312	1.7%	11.3%
Native Hawaiian/ Pacific Islander	238	.1%	396	.2%	66.4%
Other	1,993	1.0%	2,615	1.3%	31.2%
Two or More Races	3,468	1.8%	5,094	2.6%	46.9%
Total	195,182	100.0%	195,844	100.0%	.3%
Non-Hispanic	189,735	97.2%	187,791	95.9%	-1.0%
Hispanic	5,447	2.8%	8,053	4.1%	47.8%

Table A.4
Disability by Age
 City of Augusta
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	2,313	7.1%
16 to 64	28,572	24.4%
65 and older	10,750	51.4%
Total	41,635	24.4%

Table A.5
Total Disabilities Tallied: Aged 5 and Older
 City of Augusta
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	7,303
Physical disability	17,775
Mental disability	11,326
Self-care disability	6,322
Employment disability	18,172
Go-outside-home disability	17,668
Total	78,566

Table A.6
Disability by Age
 City of Augusta
 2011 Three-Year ACS Data

Age	Male		Female		Total	
	Disabled Population	Disability Rate	Disabled Population	Disability Rate	Disabled Population	Disability Rate
Under 5	208	2.9%	75	1.1%	283	2.0%
5 to 17	1,825	10.7%	1,089	6.6%	2,914	8.7%
18 to 34	2,075	9.1%	2,223	8.8%	4,298	9.0%
35 to 64	6,829	21.8%	7,532	20.1%	14,361	20.9%
65 to 74	1,846	36.0%	2,171	31.6%	4,017	33.5%
75 or Older	1,793	55.8%	3,744	63.0%	5,537	60.5%
Total	14,576	16.8%	16,834	17.0%	31,410	16.9%

Table A.7
Employment Status by Disability and
Type: Age 18 to 64

City of Augusta
 2011 Three-Year ACS Data

Disability Status	Population
Employed:	73,491
With a disability:	5,922
With a hearing difficulty	1,120
With a vision difficulty	1,241
With a cognitive difficulty	1,831
With an ambulatory difficulty	2,735
With a self-care difficulty	498
With an independent living difficulty	966
No disability	67,569
Unemployed:	11,638
With a disability:	1,956
With a hearing difficulty	198
With a vision difficulty	289
With a cognitive difficulty	921
With an ambulatory difficulty	658
With a self-care difficulty	211
With an independent living difficulty	366
No disability	9,682
Not in labor force:	31,535
With a disability:	10,781
With a hearing difficulty	1,615
With a vision difficulty	2,330
With a cognitive difficulty	5,431
With an ambulatory difficulty	6,752
With a self-care difficulty	2,788
With an independent living difficulty	4,812
No disability	20,754
Total	116,664

Table A.8
Households by Income

City of Augusta
 2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	15,964	22.1%	14,638	20.4%
\$15,000 to \$19,999	5,958	8.2%	5,036	7.0%
\$20,000 to \$24,999	5,419	7.5%	4,198	5.8%
\$25,000 to \$34,999	10,638	14.7%	9,051	12.6%
\$35,000 to \$49,999	12,995	18.0%	11,264	15.7%
\$50,000 to \$74,999	11,677	16.1%	12,974	18.1%
\$75,000 to \$99,999	5,040	7.0%	6,526	9.1%
\$100,000 or More	4,669	6.5%	8,089	11.3%
Total	72,360	100.0%	71,776	100.0%

Table A.9
Poverty by Age
City of Augusta

2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	4,979	13.6%	7,163	16.1%
6 to 17	9,327	25.5%	10,361	23.3%
18 to 64	19,367	52.9%	24,261	54.5%
65 or Older	2,932	8.0%	2,750	6.2%
Total	36,605	100.0%	44,535	100.0%
Poverty Rate	19.6%	.	24.0%	.

Table A.10
Households by Year Home Built
City of Augusta

2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	5,416	7.5%	4,673	6.5%
1940 to 1949	4,673	6.5%	3,612	5.0%
1950 to 1959	10,046	13.9%	7,871	11.0%
1960 to 1969	11,963	16.5%	10,657	14.8%
1970 to 1979	15,213	21.0%	14,651	20.4%
1980 to 1989	13,562	18.7%	11,728	16.3%
1990 to 1999	11,511	15.9%	9,896	13.8%
2000 to 2004	.	.	4,891	6.8%
2005 or Later	.	.	3,797	5.3%
Total	72,384	100.0%	71,776	100.0%

Table A.11
Housing Units by Type
City of Augusta

2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	52,629	65.3%	56,073	66.3%
Duplex	2,742	3.4%	2,345	2.8%
Tri- or Four-Plex	5,235	6.5%	4,934	5.8%
Apartment	13,053	16.2%	14,879	17.6%
Mobile Home	6,987	8.7%	6,340	7.5%
Boat, RV, Van, Etc.	0	0.0%	4	0.0%
Total	80,646	100.0%	84,575	100.0%

Table A.12
Housing Units by Tenure
 City of Augusta
 2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	72,307	89.8%	75,208	89.1%	4.0%
Owner-Occupied	41,563	57.5%	40,344	53.6%	-2.9%
Renter-Occupied	30,744	42.5%	34,864	46.4%	13.4%
Vacant Housing Units	8,174	10.2%	9,219	10.9%	12.8%
Total Housing Units	80,481	100.0%	84,427	100.0%	4.90%

Table A.13
Disposition of Vacant Housing Units
 City of Augusta
 2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	3,644	44.6%	3,474	37.7%	-4.67%
For Sale	1,124	13.8%	1,414	15.3%	25.80%
Rented or Sold, Not Occupied	419	5.1%	445	4.8%	6.21%
For Seasonal, Recreational, or Occasional Use	280	3.4%	376	4.1%	34.29%
For Migrant Workers	5	0.1%	4	0.0%	-20.00%
Other Vacant	2,702	33.1%	3,506	38.0%	29.76%
Total	8,174	100.0%	9,219	100.0%	12.8%

Table A.14
Households by Household Size
 City of Augusta
 2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	20,162	27.9%	23,066	30.7%	14.4%
Two Persons	21,875	30.3%	23,135	30.8%	5.8%
Three Persons	13,106	18.1%	12,824	17.1%	-2.2%
Four Persons	9,578	13.2%	8,748	11.6%	-8.7%
Five Persons	4,726	6.5%	4,383	5.8%	-7.3%
Six Persons	1,818	2.5%	1,776	2.4%	-2.3%
Seven Persons or More	1,042	1.4%	1,276	1.7%	22.5%
Total	72,307	100.0%	75,208	100.0%	04.0%

Table A.15
Household Type by Tenure
 City of Augusta
 2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	48,234	66.7%	47,325	62.9%	-1.9%
Married-Couple Family	29,982	62.2%	26,439	55.9%	-11.8%
Owner-Occupied	22,533	75.2%	19,472	73.6%	-13.6%
Renter-Occupied	7,449	24.8%	6,967	26.4%	-6.5%
Other Family	18,252	37.8%	20,886	44.1%	14.4%
Male Householder, No Spouse Present	3,181	17.4%	3,807	18.2%	19.7%
Owner-Occupied	1,682	52.9%	1,940	51.0%	15.3%
Renter-Occupied	1,499	47.1%	1,867	49.0%	24.5%
Female Householder, No Spouse Present	15,071	82.6%	17,079	81.8%	13.3%
Owner-Occupied	6,306	41.8%	6,566	38.4%	4.1%
Renter-Occupied	8,765	58.2%	10,513	61.6%	19.9%
Non-Family Households	24,073	33.3%	27,883	37.1%	15.8%
Owner-Occupied	11,042	45.9%	12,366	44.3%	12.0%
Renter-Occupied	13,031	54.1%	15,517	55.7%	19.1%
Total	72,307	100.0%	75,208	100.0%	04.0%

Table A.16
Group Quarters Population
 City of Augusta
 2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	2,451	76.8%	2,404	61.5%	-1.9%
Juvenile Facilities	.	.	198	5.1%	.
Nursing Homes	498	15.6%	1,137	29.1%	128.3%
Other Institutions	244	7.6%	167	4.3%	-31.6%
Total	3,193	100.0%	3,906	100.0%	22.3%
Noninstitutionalized					
College Dormitories	744	9.7%	640	9.7%	-14.0%
Military Quarters	4,404	57.4%	5,139	78.0%	16.7%
Other Noninstitutional	2,529	32.9%	810	12.3%	-68.0%
Total	7,677	70.6%	6,589	62.8%	-14.2%
Group Quarters Population	10,870	100.0%	10,495	100.0%	-3.4%

Table A.17
Overcrowding and Severe Overcrowding

City of Augusta

2000 Census SF3 & 2011 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	40,587	97.5%	736	1.8%	299	.7%	41,622
2011 Five-Year ACS	40,266	99.1%	225	.6%	145	.4%	40,636
Renter							
2000 Census	28,001	91.0%	1,826	5.9%	935	3.0%	30,762
2011 Five-Year ACS	30,039	96.5%	826	2.7%	275	0.9%	31,140
Total							
2000 Census	68,588	94.8%	2,562	3.5%	1,234	1.7%	72,384
2011 Five-Year ACS	70,305	98.0%	1,051	1.5%	420	.6%	71,776

Table A.18
Households with Incomplete Plumbing Facilities

City of Augusta

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Plumbing Facilities	71,994	71,498
Lacking Complete Plumbing Facilities	390	278
Total Households	72,384	71,776
Percent Lacking	.5%	0.4%

Table A.19
Households with Incomplete Kitchen Facilities

City of Augusta

2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Kitchen Facilities	72,077	71,338
Lacking Complete Kitchen Facilities	307	438
Total Households	72,384	71,776
Percent Lacking	.4%	.6%

Table A.20
Cost Burden and Severe Cost Burden by Tenure
 City of Augusta
 2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	18,369	71.3%	4,147	16.1%	2,982	11.6%	277	1.1%	25,775
2011 Five-Year ACS	17,687	64.8%	5,644	20.7%	3,743	13.7%	202	0.7%	27,276
Owner Without a Mortgage									
2000 Census	9,061	89.3%	539	5.3%	378	3.7%	169	1.7%	10,147
2011 Five-Year ACS	11,163	83.6%	1,342	10.0%	668	5.0%	187	1.4%	13,360
Renter									
2000 Census	16,536	53.9%	5,960	19.4%	5,397	17.6%	2,790	9.1%	30,683
2011 Five-Year ACS	13,498	43.3%	7,065	22.7%	7,434	23.9%	3,143	10.1%	31,140
Total									
2000 Census	43,966	66.0%	10,646	16.0%	8,757	13.1%	3,236	4.9%	66,605
2011 Five-Year ACS	42,348	59.0%	14,051	19.6%	11,845	16.5%	3,532	4.9%	71,776

Table 1.21
Median Housing Costs
 City of Augusta
 2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000	2010
Median Contract Rent	\$506	\$550
Median Home Value	\$76,800	\$102,000

B. ADDITIONAL CENSUS DATA FOR THE BLYTHE CITY

Table B.1
Population by Age

City of Blythe City
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	50	7.0%	35	5.0%	-30.0%
5 to 19	210	29.5%	142	20.5%	-32.4%
20 to 24	26	3.6%	31	4.5%	19.2%
25 to 34	116	16.3%	85	12.2%	-26.7%
35 to 54	198	27.8%	196	28.2%	-1.0%
55 to 64	56	7.9%	104	15.0%	85.7%
65 or Older	57	8.0%	101	14.6%	77.2%
Total	713	100.0%	694	100.0%	-2.7%

Table B.2
Elderly Population by Age

City of Blythe City
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	8	14.0%	17	16.8%	112.5%
67 to 69	14	24.6%	22	21.8%	57.1%
70 to 74	17	29.8%	29	28.7%	70.6%
75 to 79	12	21.1%	15	14.9%	25.0%
80 to 84	4	7.0%	12	11.9%	200.0%
85 or Older	2	3.5%	6	5.9%	200.0%
Total	57	100.0%	101	100.0%	77.2%

Table B.3
Population by Race and Ethnicity

City of Blythe City
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	586	82.2%	562	81.0%	-4.1%
Black	98	13.7%	98	14.1%	.0%
American Indian	2	.3%	3	.4%	50.0%
Asian	0	.0%	4	.6%	%
Native Hawaiian/ Pacific Islander	5	.7%	0	.0%	-100.0%
Other	2	.3%	8	1.2%	300.0%
Two or More Races	20	2.8%	19	2.7%	-5.0%
Total	713	100.0%	694	100.0%	-2.7%
Non-Hispanic	691	96.9%	664	95.7%	-3.9%
Hispanic	22	3.1%	30	4.3%	36.4%

Table B.4
Disability by Age
 City of Blythe City
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	12	5.5%
16 to 64	87	19.5%
65 and older	18	42.9%
Total	117	16.5%

Table B.5
Total Disabilities Tallied: Aged 5 and Older
 City of Blythe City
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	17
Physical disability	72
Mental disability	48
Self-care disability	10
Employment disability	37
Go-outside-home disability	36
Total	220

Table B.6
Households by Income
 City of Blythe City
 2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	13	5.6%	27	11.7%
\$15,000 to \$19,999	18	7.7%	7	3.0%
\$20,000 to \$24,999	23	9.9%	7	3.0%
\$25,000 to \$34,999	55	23.6%	25	10.8%
\$35,000 to \$49,999	40	17.2%	75	32.5%
\$50,000 to \$74,999	62	26.6%	50	21.6%
\$75,000 to \$99,999	9	3.9%	17	7.4%
\$100,000 or More	13	5.6%	23	10.0%
Total	233	100.0%	231	100.0%

Table B.7
Poverty by Age
 City of Blythe City
 2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	14	11.5%	3	3.8%
6 to 17	43	35.2%	4	5.1%
18 to 64	61	50.0%	51	65.4%
65 or Older	4	3.3%	20	25.6%
Total	122	100.0%	78	100.0%
Poverty Rate	16.4%	.	11.8%	.

Table B.8
Households by Year Home Built

City of Blythe City
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	33	13.5%	45	19.5%
1940 to 1949	9	3.7%	3	1.3%
1950 to 1959	17	6.9%	3	1.3%
1960 to 1969	26	10.6%	14	6.1%
1970 to 1979	21	8.6%	17	7.4%
1980 to 1989	50	20.4%	31	13.4%
1990 to 1999	89	36.3%	83	35.9%
2000 to 2004	.	.	20	8.7%
2005 or Later	.	.	15	6.5%
Total	245	100.0%	231	100.0%

Table B.9
Housing Units by Type

City of Blythe City
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	141	51.6%	155	57.8%
Duplex	3	1.1%	0	.0%
Tri- or Four-Plex	0	.0%	0	.0%
Apartment	0	.0%	0	.0%
Mobile Home	129	47.3%	113	42.2%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	273	100.0%	268	100.0%

Table B.10
Housing Units by Tenure

City of Blythe City
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	239	91.6%	259	89.0%	8.4%
Owner-Occupied	189	79.1%	209	80.7%	10.6%
Renter-Occupied	50	20.9%	50	19.3%	.0%
Vacant Housing Units	22	8.4%	32	11.0%	45.5%
Total Housing Units	261	100.0%	291	100.0%	11.49%

Table B.11
Disposition of Vacant Housing Units

City of Blythe City
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	3	13.6%	8	25.0%	166.67%
For Sale	9	40.9%	3	9.4%	-66.67%
Rented or Sold, Not Occupied	3	13.6%	1	3.1%	-66.67%
For Seasonal, Recreational, or Occasional Use	0	.0%	5	15.6%	%
For Migrant Workers	0	0.0%	0	0.0%	%
Other Vacant	7	31.8%	15	46.9%	114.29%
Total	22	100.0%	32	100.0%	45.5%

Table B.12
Households by Household Size

City of Blythe City
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	45	18.8%	50	19.3%	11.1%
Two Persons	64	26.8%	97	37.5%	51.6%
Three Persons	49	20.5%	57	22.0%	16.3%
Four Persons	47	19.7%	29	11.2%	-38.3%
Five Persons	25	10.5%	15	5.8%	-40.0%
Six Persons	5	2.1%	6	2.3%	20.0%
Seven Persons or More	4	1.7%	5	1.9%	25.0%
Total	239	100.0%	259	100.0%	08.4%

Table B.13
Household Type by Tenure

City of Blythe City
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	184	77.0%	193	74.5%	4.9%
Married-Couple Family	130	70.7%	134	69.4%	3.1%
Owner-Occupied	110	84.6%	120	89.6%	9.1%
Renter-Occupied	20	15.4%	14	10.4%	-30.0%
Other Family	54	29.3%	59	30.6%	9.3%
Male Householder, No Spouse Present	12	22.2%	10	16.9%	-16.7%
Owner-Occupied	7	58.3%	8	80.0%	14.3%
Renter-Occupied	5	41.7%	2	20.0%	-60.0%
Female Householder, No Spouse Present	42	77.8%	49	83.1%	16.7%
Owner-Occupied	30	71.4%	34	69.4%	13.3%
Renter-Occupied	12	28.6%	15	30.6%	25.0%
Non-Family Households	55	23.0%	66	25.5%	20.0%
Owner-Occupied	42	76.4%	47	71.2%	11.9%
Renter-Occupied	13	23.6%	19	28.8%	46.2%
Total	239	100.0%	259	100.0%	08.4%

Table B.14
Group Quarters Population

City of Blythe City
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	

Institutionalized					
Correctional Institutions	0	%	1	100.0%	%
Juvenile Facilities	.	.	0	.0%	.
Nursing Homes	0	%	0	.0%	%
Other Institutions	0	%	0	.0%	%
Total	0	100.0%	1	100.0%	%
Noninstitutionalized					
College Dormitories	0	.0%	0	.0%	%
Military Quarters	0	.0%	0	.0%	%
Other Noninstitutional	19	100.0%	12	100.0%	-36.8%
Total	19	100.0%	12	92.3%	-36.8%
Group Quarters Population	19	100.0%	13	100.0%	-31.6%

Table B.15
Overcrowding and Severe Overcrowding
 City of Blythe City
 2000 Census SF3 & 2011 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	180	96.3%	7	3.7%	0	.0%	187
2011 Five-Year ACS	207	96.7%	3	1.4%	4	1.9%	214
Renter							
2000 Census	58	100.0%	0	.0%	0	.0%	58
2011 Five-Year ACS	15	88.2%	2	11.8%	0	0.0%	17
Total							
2000 Census	238	97.1%	7	2.9%	0	.0%	245
2011 Five-Year ACS	222	96.1%	5	2.2%	4	1.7%	231

Table B.16
Households with Incomplete Plumbing Facilities
 City of Blythe City
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Plumbing Facilities	245	231
Lacking Complete Plumbing Facilities	0	0
Total Households	245	231
Percent Lacking	.0%	0.0%

Table B.17
Households with Incomplete Kitchen Facilities
 City of Blythe City
 2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Kitchen Facilities	245	231
Lacking Complete Kitchen Facilities	0	0
Total Households	245	231
Percent Lacking	.0%	.0%

Table B.18
Cost Burden and Severe Cost Burden by Tenure
 City of Blythe City
 2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	46	80.7%	5	8.8%	6	10.5%	0	.0%	57
2011 Five-Year ACS	92	69.2%	13	9.8%	28	21.1%	0	0.0%	133
Owner Without a Mortgage									
2000 Census	34	100.0%	0	.0%	0	.0%	0	.0%	34

2011 Five-Year ACS	76	93.8%	5	6.2%	0	.0%	0	.0%	81
Renter									
2000 Census	39	72.2%	7	13.0%	2	3.7%	6	11.1%	54
2011 Five-Year ACS	12	70.6%	0	.0%	5	29.4%	0	.0%	17
Total									
2000 Census	119	82.1%	12	8.3%	8	5.5%	6	4.1%	145
2011 Five-Year ACS	180	77.9%	18	7.8%	33	14.3%	0	.0%	231

Table B.19
Median Housing Costs

City of Blythe City
2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000	2010
Median Contract Rent	\$456	\$242
Median Home Value	\$83,300	\$85,200

C. ADDITIONAL CENSUS DATA FOR THE CITY OF HEPHZIBAH

Table C.1
Population by Age

City of Hephzibah
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Under 5	251	6.5%	259	6.5%	3.2%
5 to 19	959	24.7%	919	22.9%	-4.2%
20 to 24	239	6.2%	221	5.5%	-7.5%
25 to 34	513	13.2%	446	11.1%	-13.1%
35 to 54	1,205	31.1%	1,223	30.5%	1.5%
55 to 64	353	9.1%	477	11.9%	35.1%
65 or Older	360	9.3%	466	11.6%	29.4%
Total	3,880	100.0%	4,011	100.0%	3.4%

Table C.2
Elderly Population by Age

City of Hephzibah
2000 & 2010 Census SF1 Data

Age	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
65 to 66	52	14.4%	73	15.7%	40.4%
67 to 69	66	18.3%	111	23.8%	68.2%
70 to 74	109	30.3%	120	25.8%	10.1%
75 to 79	65	18.1%	80	17.2%	23.1%
80 to 84	41	11.4%	45	9.7%	9.8%
85 or Older	27	7.5%	37	7.9%	37.0%
Total	360	100.0%	466	100.0%	29.4%

Table C.3
Population by Race and Ethnicity

City of Hephzibah
2000 & 2010 Census SF1 Data

Race	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
White	2,769	71.4%	2,489	62.1%	-10.1%
Black	973	25.1%	1,353	33.7%	39.1%
American Indian	14	.4%	10	.2%	-28.6%
Asian	24	.6%	15	.4%	-37.5%
Native Hawaiian/ Pacific Islander	6	.2%	4	.1%	-33.3%
Other	29	.7%	23	.6%	-20.7%
Two or More Races	65	1.7%	117	2.9%	80.0%
Total	3,880	100.0%	4,011	100.0%	3.4%
Non-Hispanic	3,804	98.0%	3,887	96.9%	2.2%
Hispanic	76	2.0%	124	3.1%	63.2%

Table C.4
Disability by Age
 City of Hephzibah
 2000 Census SF3 Data

Age	Total	
	Disabled Population	Disability Rate
5 to 15	32	5.7%
16 to 64	650	26.6%
65 and older	200	57.0%
Total	882	26.2%

Table C.5
Total Disabilities Tallied: Aged 5 and Older
 City of Hephzibah
 2000 Census SF3 Data

Disability Type	Population
Sensory disability	201
Physical disability	440
Mental disability	241
Self-care disability	150
Employment disability	435
Go-outside-home disability	319
Total	1,786

Table C.6
Households by Income
 City of Hephzibah
 2000 Census SF3 & 2011 Five-Year ACS Data

Income	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
Less than \$15,000	236	17.5%	79	6.5%
\$15,000 to \$19,999	106	7.9%	94	7.8%
\$20,000 to \$24,999	116	8.6%	105	8.7%
\$25,000 to \$34,999	153	11.4%	149	12.3%
\$35,000 to \$49,999	311	23.1%	155	12.8%
\$50,000 to \$74,999	239	17.8%	253	21.0%
\$75,000 to \$99,999	125	9.3%	208	17.2%
\$100,000 or More	60	4.5%	164	13.6%
Total	1,346	100.0%	1,207	100.0%

Table C.7
Poverty by Age
 City of Hephzibah
 2000 Census SF3 & 2011 Five-Year ACS Data

Age	2000 Census		2011 Five-Year ACS	
	Persons in Poverty	% of Total	Persons in Poverty	% of Total
Under 6	61	10.4%	122	24.2%
6 to 17	111	18.9%	77	15.3%
18 to 64	355	60.6%	277	55.0%
65 or Older	59	10.1%	28	5.6%
Total	586	100.0%	504	100.0%
Poverty Rate	16.3%	.	12.6%	.

Table C.8
Households by Year Home Built

City of Hephzibah
2000 Census SF3 & 2011 Five-Year ACS Data

Year Built	2000 Census		2011 Five-Year ACS	
	Households	% of Total	Households	% of Total
1939 or Earlier	71	5.5%	35	2.9%
1940 to 1949	10	.8%	0	.0%
1950 to 1959	80	6.2%	76	6.3%
1960 to 1969	132	10.2%	105	8.7%
1970 to 1979	251	19.4%	277	22.9%
1980 to 1989	307	23.8%	216	17.9%
1990 to 1999	440	34.1%	263	21.8%
2000 to 2004	.	.	115	9.5%
2005 or Later	.	.	120	9.9%
Total	1,291	100.0%	1,207	100.0%

Table C.9
Housing Units by Type

City of Hephzibah
2000 Census SF3 & 2011 Five-Year ACS Data

Unit Type	2000 Census		2011 Five-Year ACS	
	Units	% of Total	Units	% of Total
Single-Family	904	64.9%	990	68.8%
Duplex	17	1.2%	0	.0%
Tri- or Four-Plex	8	.6%	0	.0%
Apartment	0	.0%	48	3.3%
Mobile Home	464	33.3%	402	27.9%
Boat, RV, Van, Etc.	0	0.0%	0	0.0%
Total	1,393	100.0%	1,440	100.0%

Table C.10
Housing Units by Tenure

City of Hephzibah
2000 & 2010 Census SF1 Data

Tenure	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
Occupied Housing Units	1,374	87.5%	1,457	90.3%	6.0%
Owner-Occupied	1,088	79.2%	1,129	77.5%	3.8%
Renter-Occupied	286	20.8%	328	22.5%	14.7%
Vacant Housing Units	196	12.5%	156	9.7%	-20.4%
Total Housing Units	1,570	100.0%	1,613	100.0%	2.74%

Table C.11
Disposition of Vacant Housing Units

City of Hephzibah
2000 & 2010 Census SF1 Data

Disposition	2000 Census		2010 Census		% Change 00-10
	Units	% of Total	Units	% of Total	
For Rent	92	46.9%	55	35.3%	-40.22%
For Sale	27	13.8%	15	9.6%	-44.44%
Rented or Sold, Not Occupied	7	3.6%	5	3.2%	-28.57%
For Seasonal, Recreational, or Occasional Use	8	4.1%	8	5.1%	.00%
For Migrant Workers	0	0.0%	0	0.0%	%
Other Vacant	62	31.6%	73	46.8%	17.74%
Total	196	100.0%	156	100.0%	-20.4%

Table C.12
Households by Household Size

City of Hephzibah
2000 & 2010 Census SF1 Data

Size	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
One Person	241	17.5%	284	19.5%	17.8%
Two Persons	435	31.7%	473	32.5%	8.7%
Three Persons	288	21.0%	303	20.8%	5.2%
Four Persons	250	18.2%	234	16.1%	-6.4%
Five Persons	107	7.8%	95	6.5%	-11.2%
Six Persons	37	2.7%	39	2.7%	5.4%
Seven Persons or More	16	1.2%	29	2.0%	81.3%
Total	1,374	100.0%	1,457	100.0%	06.0%

Table C.13
Household Type by Tenure

City of Hephzibah
2000 & 2010 Census SF1 Data

Household Type	2000 Census		2010 Census		% Change 00-10
	Households	% of Total	Households	% of Total	
Family Households	1,091	79.4%	1,123	77.1%	2.9%
Married-Couple Family	788	72.2%	774	68.9%	-1.8%
Owner-Occupied	670	85.0%	672	86.8%	.3%
Renter-Occupied	118	15.0%	102	13.2%	-13.6%
Other Family	303	27.8%	349	31.1%	15.2%
Male Householder, No Spouse Present	60	19.8%	88	25.2%	46.7%
Owner-Occupied	48	80.0%	56	63.6%	16.7%
Renter-Occupied	12	20.0%	32	36.4%	166.7%
Female Householder, No Spouse Present	243	80.2%	261	74.8%	7.4%
Owner-Occupied	174	71.6%	166	63.6%	-4.6%
Renter-Occupied	69	28.4%	95	36.4%	37.7%
Non-Family Households	283	20.6%	334	22.9%	18.0%
Owner-Occupied	196	69.3%	235	70.4%	19.9%
Renter-Occupied	87	30.7%	99	29.6%	13.8%
Total	1,374	100.0%	1,457	100.0%	06.0%

Table C.14
Group Quarters Population

City of Hephzibah
2000 & 2010 Census SF1 Data

Group Quarters Type	2000 Census		2010 Census		% Change 00-10
	Population	% of Total	Population	% of Total	
Institutionalized					
Correctional Institutions	0	%	0	%	%
Juvenile Facilities	.	.	0	%	.
Nursing Homes	0	%	0	%	%
Other Institutions	0	%	0	%	%
Total	0	100.0%	0	100.0%	%
Noninstitutionalized					
College Dormitories	0	.0%	0	%	%
Military Quarters	0	.0%	0	%	%
Other Noninstitutional	22	100.0%	0	%	-100.0%
Total	22	100.0%	0	%	-100.0%
Group Quarters Population	22	100.0%	0	100.0%	-100.0%

Table C.15
Overcrowding and Severe Overcrowding

City of Hephzibah
2000 Census SF3 & 2011 Five-Year ACS Data

Data Source	No Overcrowding		Overcrowding		Severe Overcrowding		Total
	Households	% of Total	Households	% of Total	Households	% of Total	
Owner							
2000 Census	986	97.6%	14	1.4%	10	1.0%	1,010
2011 Five-Year ACS	882	100.0%	0	.0%	0	.0%	882
Renter							
2000 Census	264	94.0%	17	6.0%	0	.0%	281
2011 Five-Year ACS	290	89.2%	35	10.8%	0	0.0%	325
Total							
2000 Census	1,250	96.8%	31	2.4%	10	.8%	1,291
2011 Five-Year ACS	1,172	97.1%	35	2.9%	0	.0%	1,207

Table C.16
Households with Incomplete Plumbing Facilities

City of Hephzibah
2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Plumbing Facilities	1,266	1,207
Lacking Complete Plumbing Facilities	25	0
Total Households	1,291	1,207
Percent Lacking	1.9%	0.0%

Table C.17
Households with Incomplete Kitchen Facilities

City of Hephzibah
2000 Census SF3 & 2011 Five-Year ACS Data

Households	2000 Census	2011 Five-Year ACS
With Complete Kitchen Facilities	1,291	1,207
Lacking Complete Kitchen Facilities	0	0
Total Households	1,291	1,207
Percent Lacking	.0%	.0%

Table C.18
Cost Burden and Severe Cost Burden by Tenure

City of Hephzibah
2000 Census & 2011 Five-Year ACS Data

Data Source	Less Than 30%		31%-50%		Above 50%		Not Computed		Total
	Households	% of Total	Households	% of Total	Households	% of Total	Households	% of Total	
Owner With a Mortgage									
2000 Census	380	75.7%	94	18.7%	28	5.6%	0	.0%	502
2011 Five-Year ACS	397	68.9%	112	19.4%	67	11.6%	0	0.0%	576
Owner Without a Mortgage									
2000 Census	144	77.0%	17	9.1%	26	13.9%	0	.0%	187
2011 Five-Year ACS	235	76.8%	60	19.6%	11	3.6%	0	.0%	306
Renter									
2000 Census	172	61.2%	15	5.3%	37	13.2%	57	20.3%	281
2011 Five-Year ACS	148	45.5%	83	25.5%	33	10.2%	61	18.8%	325
Total									
2000 Census	696	71.8%	126	13.0%	91	9.4%	57	5.9%	970
2011 Five-Year ACS	780	64.6%	255	21.1%	111	9.2%	61	5.1%	1,207

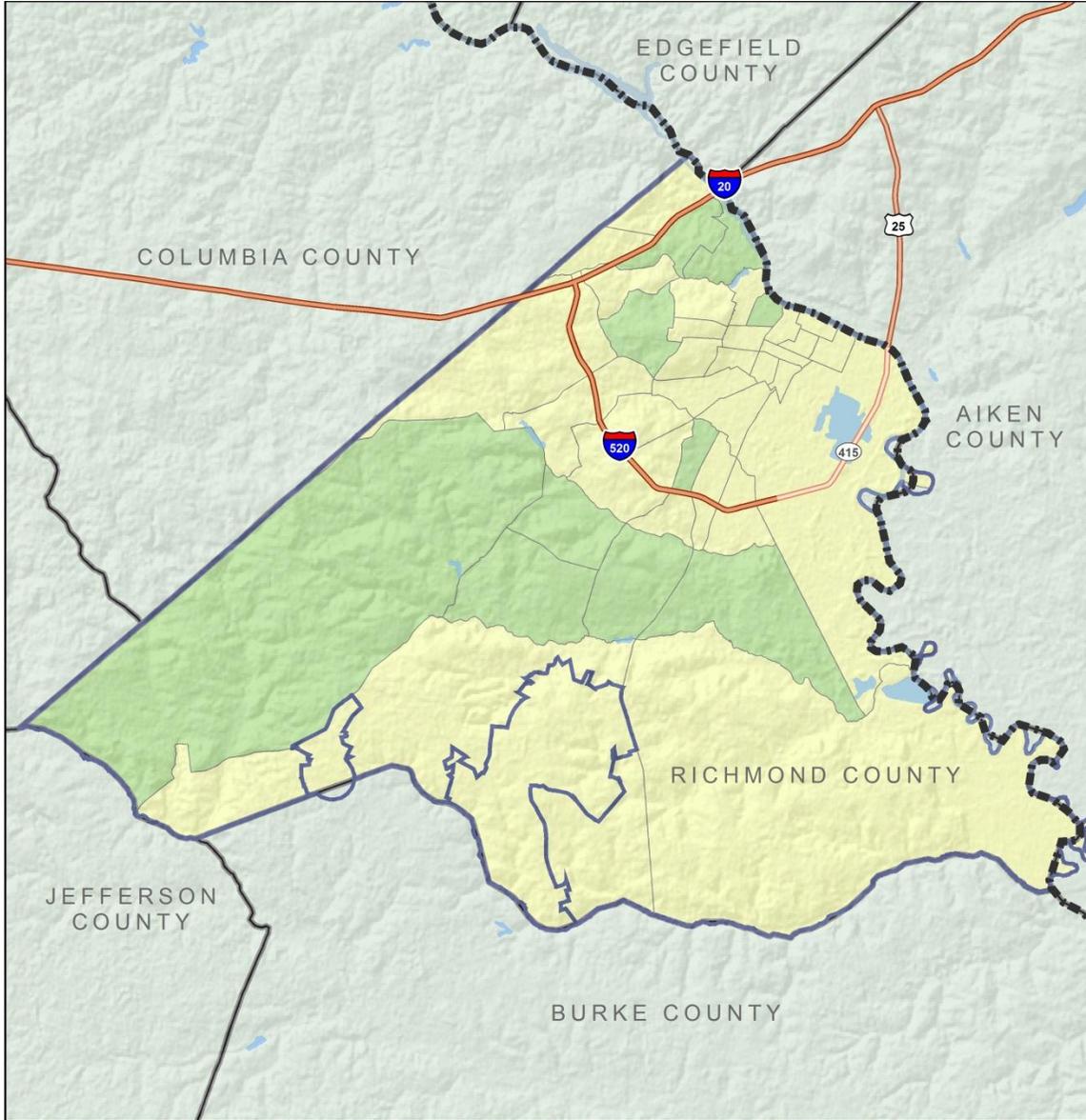
Table C.19
Median Housing Costs

City of Hephzibah
 2000 Census SF3 & 2011 Five-Year ACS Data

Housing Cost	2000	2010
Median Contract Rent	\$453	\$575
Median Home Value	\$89,700	\$92,700

D. ADDITIONAL GEOGRAPHIC MAPS

Map D.1
2000 Hispanic Population
2000 Census



LEGEND

2000 Hispanic Population
2000 Average Percent Hispanic Population in Augusta = 2.8%
Disproportionate Share Threshold = 12.8%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Percent Hispanic

0.2% - 2.8%	
2.9% - 12.8%	
Does not occur	

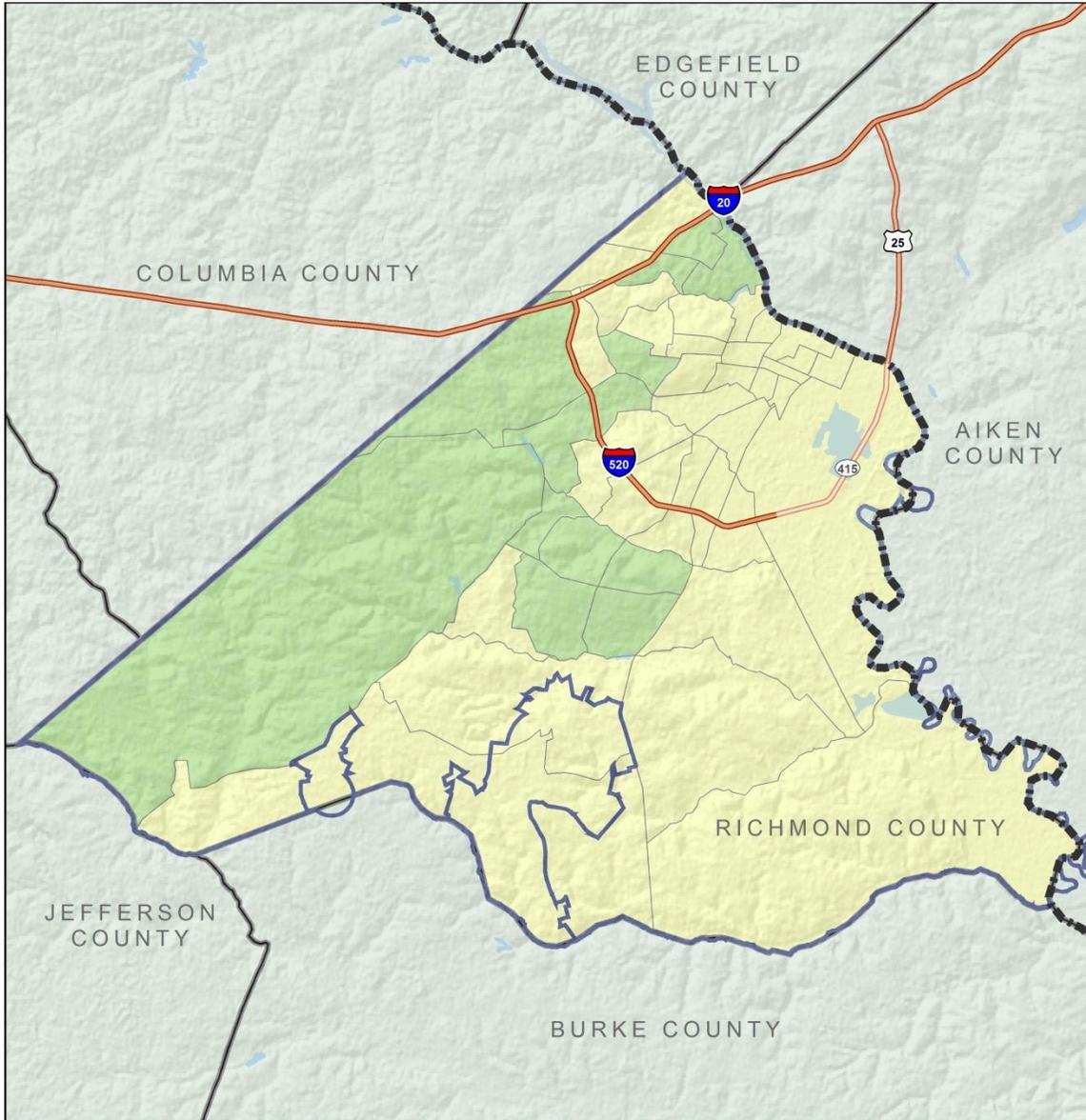
----- Disproportionate Share Threshold -----

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2000 Census

0 3 Miles

Map D.2
 2010 Hispanic Population
 2010 Census



LEGEND

2010 Hispanic Population
 2010 Average Percent Hispanic Population in Augusta = 4.1%
 Disproportionate Share Threshold = 14.1%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Percent Hispanic

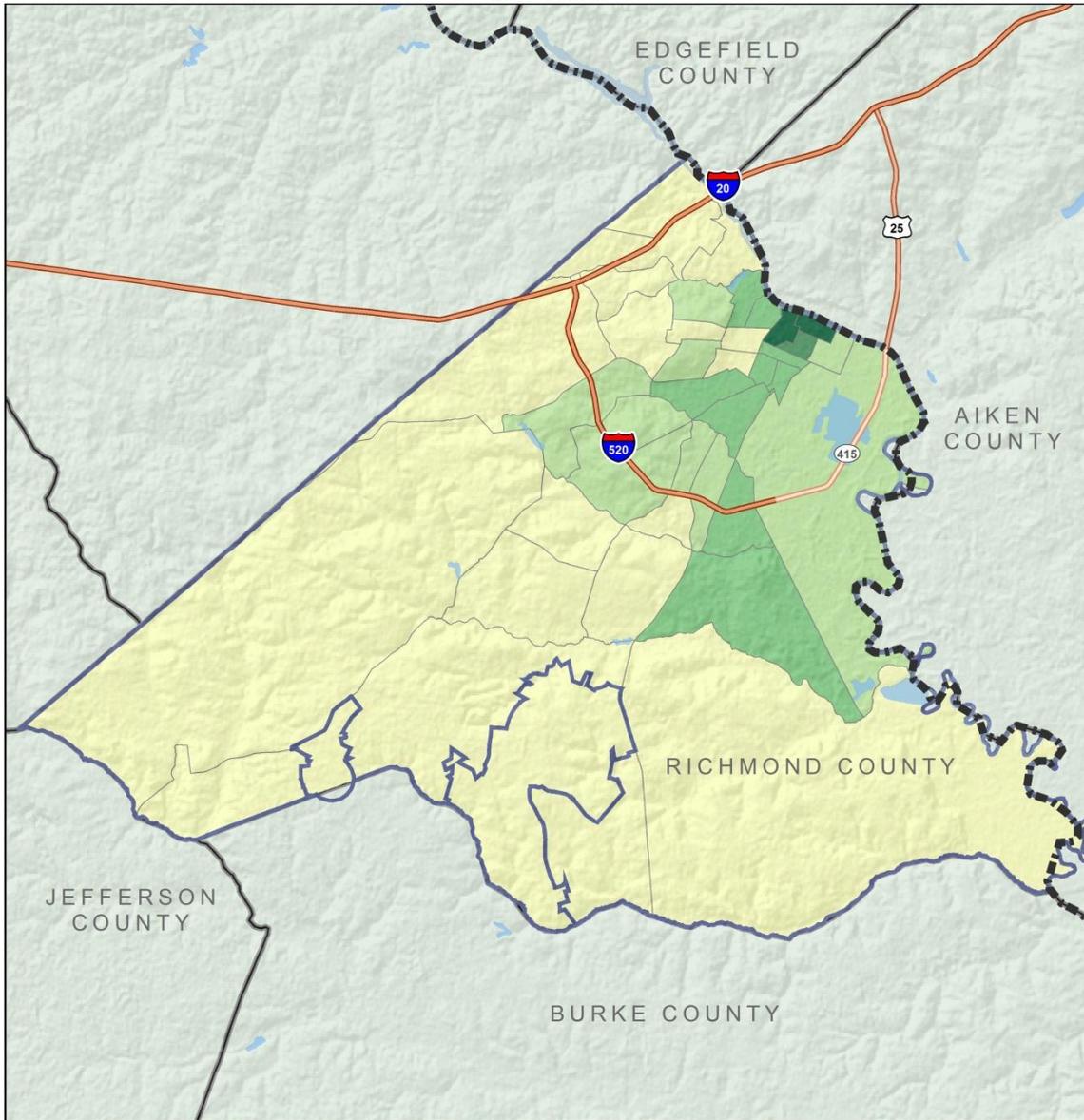
0.4% - 4.1%		Disproportionate Share Threshold
4.2% - 14.1%		
Does not occur		

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2010 Census

0 3 Miles

Map D.3
 2000 Disabled Population
 2000 Census



LEGEND

2000 Disabled Population
 2000 Average Percent Disabled Population in Augusta = 24.4%
 Disproportionate Share Threshold = 34.4%

City Boundaries	State Boundary
County Boundary	Major Road
Census Tract Boundary	

Percent Disabled

8.6% - 24.4%	
24.5% - 34.4%	
34.5% - 42.0%	
42.1% - 50.0%	
50.1% - 56.7%	

NOTE: A disproportionate share exists when the share of a population in a given area is at least 10 percentage points greater than the study area average.

Data Source: 2000 Census

0 3 Miles

D. COMMUNITY REINVESTMENT ACT DATA

Table E.1
Small Business Loans Originated: \$100,000 or Less by Tract MFI

Richmond County
 2000 - 2011 Community Reinvestment Act Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	430	608	1,100	868	0	3,006
2001	489	760	1,308	884	0	3,441
2002	498	804	1,362	997	0	3,661
2003	666	735	1,636	693	0	3,730
2004	583	789	1,671	674	0	3,717
2005	657	772	1,786	669	0	3,884
2006	747	994	2,326	1,004	0	5,071
2007	707	1,057	2,670	933	0	5,367
2008	541	680	1,878	696	0	3,795
2009	258	279	802	323	0	1,662
2010	223	277	783	285	0	1,568
2011	303	368	846	417	0	1,934
Total	6,102	8,123	18,168	8,443	0	40,836
Loan Amount (\$1,000s)						
2000	8,503	11,060	16,841	14,633	0	51,037
2001	7,032	12,181	16,651	14,056	0	49,920
2002	7,581	11,809	16,536	15,106	0	51,032
2003	9,304	10,053	20,521	11,780	0	51,658
2004	9,477	11,224	21,757	12,326	0	54,784
2005	9,632	10,454	21,417	10,504	0	52,007
2006	8,941	10,574	23,414	12,440	0	55,369
2007	9,217	12,630	29,174	14,230	0	65,251
2008	7,887	9,898	20,538	11,491	0	49,814
2009	5,864	5,890	13,205	6,933	0	31,892
2010	4,086	4,991	12,586	5,247	0	26,910
2011	5,713	6,560	14,462	7,551	0	34,286
Total	93,237	117,324	227,102	136,297	0	573,960

Table E.2
Small Business Loans Originated: \$100,001 to \$250,000 by Tract MFI
 Richmond County

2000 - 2011 Community Reinvestment Act Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	27	46	58	73	0	204
2001	30	58	84	74	0	246
2002	35	46	78	70	0	229
2003	44	50	88	66	0	248
2004	54	45	101	56	0	256
2005	48	43	73	53	0	217
2006	55	54	85	59	0	253
2007	50	55	100	51	0	256
2008	45	58	103	61	0	267
2009	50	44	79	46	0	219
2010	30	38	55	28	0	151
2011	35	42	70	30	0	177
Total	503	579	974	667	0	2,723
Loan Amount (\$1,000s)						
2000	4,466	7,920	9,244	11,860	0	33,490
2001	5,304	9,577	13,494	12,198	0	40,573
2002	5,589	7,383	13,211	11,954	0	38,137
2003	7,756	8,157	14,184	11,794	0	41,891
2004	9,592	7,713	17,429	10,130	0	44,864
2005	8,493	7,168	12,262	9,758	0	37,681
2006	9,400	9,123	13,673	11,341	0	43,537
2007	8,936	9,395	16,630	9,895	0	44,856
2008	7,697	9,687	17,816	10,450	0	45,650
2009	8,772	7,308	13,753	8,354	0	38,187
2010	5,562	6,687	9,935	5,207	0	27,391
2011	6,430	7,846	12,250	5,559	0	32,085
Total	87,997	97,964	163,881	118,500	0	468,342

Table E.3
Small Business Loans Originated: More than \$250,000 by Tract MFI
 Richmond County

2000 - 2011 Community Reinvestment Act Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	16	40	50	45	0	151
2001	36	39	77	68	0	220
2002	30	48	66	69	0	213
2003	65	33	82	44	0	224
2004	59	38	110	58	0	265
2005	49	23	85	55	0	212
2006	46	27	81	59	0	213
2007	42	53	106	64	0	265
2008	46	45	106	58	0	255
2009	36	30	82	37	0	185
2010	23	20	49	18	0	110
2011	26	28	59	22	0	135
Total	474	424	953	597	0	2,448
Loan Amount (\$1,000s)						
2000	6,324	19,950	23,582	23,885	0	73,741
2001	17,648	19,832	38,304	35,872	0	111,656
2002	13,956	26,768	36,355	32,564	0	109,643
2003	33,549	15,492	39,266	23,284	0	111,591
2004	28,482	19,164	55,968	32,222	0	135,836
2005	25,682	11,380	42,784	30,402	0	110,248
2006	23,127	11,805	39,289	31,065	0	105,286
2007	19,904	25,639	51,886	33,471	0	130,900
2008	22,146	20,563	55,385	30,499	0	128,593
2009	17,653	15,373	47,574	20,966	0	101,566
2010	12,162	10,576	24,300	7,933	0	54,971
2011	12,774	11,920	29,603	11,207	0	65,504
Total	233,407	208,462	484,296	313,370	0	1,239,535

Table E.4
Small Business Loans to Businesses with Gross Annual Revenues of Less Than \$1 Million by Tract MFI

Richmond County
 2000 - 2011 Community Reinvestment Act Data

Year	<50% MFI	50.1-80% MFI	80.1-120% MFI	>120% MFI	Missing MFI	Total
Number of Loans						
2000	192	304	548	429	0	1,473
2001	239	410	679	506	0	1,834
2002	198	296	535	405	0	1,434
2003	253	333	727	348	0	1,661
2004	266	350	770	330	0	1,716
2005	259	360	836	331	0	1,786
2006	226	367	870	358	0	1,821
2007	259	428	1,126	411	0	2,224
2008	179	258	714	294	0	1,445
2009	125	137	392	151	0	805
2010	100	124	337	120	0	681
2011	156	188	506	250	0	1,100
Total	2,452	3,555	8,040	3,933	0	17,980
Loan Amount (\$1,000s)						
2000	8,412	15,961	26,342	20,801	0	71,516
2001	15,490	19,623	32,392	29,211	0	96,716
2002	12,454	18,832	36,656	32,063	0	100,005
2003	20,119	16,539	41,588	24,082	0	102,328
2004	17,640	14,443	44,940	28,489	0	105,512
2005	21,088	13,623	36,002	22,787	0	93,500
2006	13,263	14,589	34,815	20,455	0	83,122
2007	12,071	22,931	49,353	27,410	0	111,765
2008	13,412	17,329	46,067	25,235	0	102,043
2009	12,066	13,207	32,308	17,369	0	74,950
2010	10,002	11,268	23,012	10,108	0	54,390
2011	11,281	11,093	29,255	12,626	0	64,255
Total	167,298	189,438	432,730	270,636	0	1,060,102

F. COMMENTARY FROM THE 2013 FAIR HOUSING SURVEY

FEDERAL, STATE, AND LOCAL LAWS

Table 1
How did you become aware of fair housing laws?

City of Augusta
2013 Fair Housing Survey Data

Comments:
<p>By working in the mortgage banking industry and from my mother's knowledge as a resident manager with public housing. From media exposure Have attended fair housing classes Having seen Fair Housing posting on various sites and documents where made available. I became aware of Fair Housing after a family member reported her concerns about her landlord to the Health Department. I HAVE FAMILY MEMBERS THAT LIVE IN PUBLIC HOUSING I have had to involve myself in the practices of those offering public housing I work with HUD to assist veterans with finding affordable and safe housing. It is a part of my job It is illegal to discriminate against someone when selling or renting to someone based on certain criteria such as race, religion, etc. The law also applies to mortgage financing. It is part of our training in Real Estate. Job, training seminars Own rental property that was on section 8 for a while Through position as Commissioner</p>

Table 2
How should fair housing laws be changed?

City of Augusta
2013 Fair Housing Survey Data

Comments:
<p>Better reporting and enforcement. Seems govt employees point finger at other agencies, social services workers should have complete under-standing and assist people and inform them of their rights, their publications should reflect those rights in case an agency responsible for implementing URA, fails to do so. Community Service requirement for public housing Mangement treat residents less than human when it comes to community service. To many 30 day notices. Fair Housing laws should be changed to accommodate for the housing needs of convicted felons and others who may have experienced difficulty with adjusting to society. IT SEEMS THAT THERE ARE NO ONE TO CHECK TO MAKE SURE THAT THOSE THAT ARE EMPLOYED WITH THE HOUSING AUTHORITY ARE BEING FAIR TO ALL APPLICANTS. It should include sexual orientation. Not familiar with them enough Some of the laws are outdated and need some reform There needs to be a lot of education to the general public on Fair Housing. Many people do not know their rights. to accomodate the tenant!</p>

LOCAL FAIR HOUSING

Table 3
Are there any specific geographic areas that have fair housing problems?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
county wide Public housing, (projects) South Augusta. The values of homes are lower than rest of Augusta.

Table 4
Please share any additional comments.

City of Augusta
 2013 Fair Housing Survey Data

Comments:
Economics should be a factor in fair housing. Grant money should be given to a community without all of the bureaucracy coming from DC. What works in Seattle may not work in Augusta. He has not seen much of an issue in his district 7. he has never had a complaint nor heard of anyone filing a complaint. The process for complaint filing should be more streamlined. There appears to be too much red tape in the way. Was aware of an instance where a landlord was targeted by a group looking to see if he was abiding by fair housing practices. Has been trying to work with various organizations to bring about renovation of historic buildings. has had very little luck. Wants to take old VA hospital and renovate it for apartments for veterans, etc. has seen a lot of resources allocated to tearing down and building new and very little if any towards renovation of old buildings. no local ordinance no enforcement Please visit every public housing office and see how you are treated or send some one top it off and ask for the Director of management and see what you get. The City needs to employ/ hire a qualified/ certified Fair Housing Coordinator to oversee and address the real issues. The problem that I see in Richmond county is that money is used to help with obtaining housing but not in total community development. Money is used to help with the purchase of a home in an area where the community does not offer a good quality of life. There needs to be more funding put towards housing in the area. They hold a variety of education classes for their tenants and perspective home buyers.

FAIR HOUSING IN THE PRIVATE SECTOR

Table 5
Are you aware of any questionable practices or barriers to fair housing choice in the rental housing market?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
It is subtle, for instance, placing for rent signs on property instead of using newspaper ads to attract people, to see them, This is a guess need more affordable housing no local ordinance There exists discrimination on all levels in Augusta-Richmond County. Instead of addressing the issues the City covers it up.

Table 6
Are you aware of any questionable practices or barriers to fair housing choice in the mortgage and home lending industry?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
Banks do this in car loans so probably in housing just what read in the paper-haven't heard anything with her clients Not enough education in low moderate areas to get an understanding of the mortgage and home lending industry.

Table 7
Are you aware of any questionable practices or barriers to fair housing choice in the housing construction or accessible housing design fields?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
any new structure are supposed to be accessible. Works with historic preservation and has some historic incentives to help make older buildings accessible DOJ has been suing some developers/owners for this practice, I read their cases

Table 8
Are you aware of any questionable practices or barriers to fair housing choice in the home appraisal industry?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
It sometimes appears that the value of homes in certain neighborhoods are significantly different than in "Affluent" neighborhoods. neighborhood is home owners then turns to rental property or multifamily near by values may go down There is a significant drop in neighborhoods home values especially in the South Augusta area where the poverty rate is high and in older African American dominated neighborhood. There is some concern that the houses in certain areas have lower value and those areas have a strong "ethnic composition"

Table 9
Are you aware of any questionable practices or barriers to fair housing choice in any other housing services?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
My experience in Va the VDOT has completely ignored owners rights under this law and their federal funding of Interstates, could not get anyone to investigate or even call me about this Public housing. How residents are treated,spoken to managers&area mangers & director of management will not return telephone calls refuse to take Doctor's excuses,lock doors,tape up drop boxes so rent can be late,will not answer the telephone,management will have you standing at the window so unprofessional.

FAIR HOUSING IN THE PUBLIC SECTOR

Table 10 Are you aware of any questionable practices or barriers to fair housing choice in land use policies?

City of Augusta
2013 Fair Housing Survey Data

Comments:
depends on the neighborhood association near by-NIMBYism Not as prevalent in Ga. as other areas Public housing!

Table 11 Are you aware of any questionable practices or barriers to fair housing choice in zoning laws?

City of Augusta
2013 Fair Housing Survey Data

Comments:
Happens everywhere due to nature of politicians and wanting to get re-elected.

Table 12 Are you aware of any questionable practices or barriers to fair housing choice in property tax policies?

City of Augusta
2013 Fair Housing Survey Data

Comments:
Cheat disabled all of the time in my opinion no funds for that anymore for rehab housing properties-cut or eliminated-wants to partner with non-profits

Table 13 Are you aware of any questionable practices or barriers to fair housing choice in the permitting process?

City of Augusta
2013 Fair Housing Survey Data

Comments:
can get in Spanish-has people in mandarin speaker on staff Do not believe this is as important as rights lawfully citizens have money should go to that first They are not offered in a variety of languages-some in Spanish, but can be requested

Table 14 Are you aware of any questionable practices or barriers to fair housing choice in housing construction standards?

City of Augusta
2013 Fair Housing Survey Data

Comments:
Should be someone there to help people understand and answer questions about the guidelines.

Table 15 Are you aware of any questionable practices or barriers to fair housing choice in neighborhood or community development policies?

City of Augusta
2013 Fair Housing Survey Data

Comments:
Community Service with public housing . Has noticed that certain areas seem to get more funding while others are ignored. with neighborhood association- people due try to work it out.

Table 16
Are you aware of any barriers that limit access to government services, such as a lack of transportation or employment services?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
American sign language interpreters for disabled, constant discrimination in all areas If living outside of the city, there are not transportation in certain areas. Need more job training program with transportation provided, bus passes and day care. need to work on transportation in Southern Augusta-need to improve for families and for families that work odd hours- bus routes hours have been cut THOSE IN CHARGE OF THE BUS ROUTES ARE NOT ALLOWING THE BUSES TO RUN LATE HOURS AND HAVE MORE ROUTES.

Table 17
Are you aware of any questionable practices or barriers to fair housing choice in any other public administrative actions or regulations?

City of Augusta
 2013 Fair Housing Survey Data

Comments:
community against certain mixed use and pha in certain areas. -strong home ownership association Lack of facilities no political will

G. MINUTES FROM 2013 FAIR HOUSING FOCUS GROUPS

HOMEOWNER FOCUS GROUP

(Introductions)

(Presentation)

Comment 1: Historically black persons have been in a particular area of the county that being east or south Augusta. They have not moved further on. Historically the eastern side of the city has historically been predominantly black that is why it is like that.

Rob Gaudin: Is there a particular reason beyond the history that is keeping them there?

Comment 2: Families tend to stay in particular areas over a period of time. They grew up there. Their mom is there. Their cousin is there and their grandparents are not particularly on the same street, but in the same area of the city. Younger kids tend to go off to college and they may or may not come back, but still they need their parents and relatives. As far as a discriminatory issue that may cause them to still be there I don't necessarily see that.

Comment 3: I think some of it is income though. Your income dictates to some extent where you are going to live and so if you are low to moderate income or you are medium income you are not going to gravitate to west Augusta because you are not going to be able to purchase or even maybe south of there. That has to be a factor not just historical case, but affordable housing is income driven.

Comment 4: The other thing and I do not know all the particulars on this, but an individual was talking to a group of us recently. Prior to the 20's in Augusta there wasn't as much segregation as we have now. There was integration where there was no "black neighborhood" everybody was living together. I think I am right. It was in the 20's where you started having more black neighborhoods verses white neighborhoods. If you go back far enough after the Civil War it was that people were living together.

Comment 5: You spoke early of unintended consequences. Most of the public housing is in the east. I know they are making great strides now to rectify that problem, but a lot of their public housing units were located in the eastside.

(Presentation)

Comment 6: That is the first thing that popped into my head. I know you said that that was really not the issue that we are supposed to be focusing on, but when you first showed that slide the issue of the most public and subsidized housing is in those areas was the first thing that jumped out to me.

(Presentation)

Comment 7: I would say it not just because my family lives here, but then you had the economic downturn in 2008 and that sent half of my cousins into poverty right there. So it is just if you are struggling and you do not have that income then naturally the only housing that you are going to be able to secure is the housing in and around public housing.

(Presentation)

Comment 8: Do you deal with the criminal element in certain areas. Such as police taking care of the drug problem in those areas. It would be pretty hard to ask someone to come into the community and put a new store there because they will get robbed there or something. Any business, I am not personally a business person, but I wouldn't do it. Until you deal with those issues and maybe I think Augusta is trying to do this now like clean up old properties that are just sitting there. Somebody or may be a concentration should be trying to get those properties to try and clean them up. If you see that kind of thing happening in a community then you could encourage folks to come in and put a small store there or something to help the community.

Rob Gaudin: If I heard you correctly you said two things: Public safety and demolition from rebuild.

Comment 9: Absolutely. Yes.

Comment 10: The city ethics are doing a much better job with the demolition even in the last six months. I am also a member of Augusta Tomorrow and we have been pushing hard for them to basically enforce the rules that are already on the books and I think that has happened. We have seen that, particularly in Marion Homes and some of those areas. It has been dramatic and where Underwood Homes used to be has been totally demolished. They have this great new apartment complex and it is phenomenal.

Comment 11: One thing is that you can go in the city and try to get rid of crime, but you still have that perception. Even if you have dealt with it, the perception is still there. Until we can wipe away the perception we still have a problem getting people into those areas. If you take the statics that the crime is really not that as bad anymore, but the perception is still there.

Comment 12: You have far more crime in the south of the city than you do in the downtown area. However the perception is that downtown is unsafe and that is totally untrue.

Comment 13: Along that same line the perception is really really big at...I am a Realtor® outside the Fort Gordon and I get calls all the time that I don't want to come into even Richmond County. It is not even necessarily the city. People do not want to come to Richmond County and it is hard for me to convince them to go. There are some great areas in Richmond County. We have some nice subdivisions and a lot of things going on, but as soon as they hit the Fort or they call, the first thing you hear is I do not want to go to Richmond County. Again, the perception is a big part of that and that makes my job a little harder trying to tell folks that there is a great subdivision here, but they already have it in their minds. They would rather pay

more in Columbia County than they would in Richmond County to by the same house with more square footage and brand new. I see it all the time.

Rob Gaudin: So does this perception extend beyond just the consumer? Does it extend to the insurance industry? Would it complicate that?

Comment 14: I personally don't run into that part of it.

Comment 15: It really needs rebranding South Richmond County. It has the stigma that the schools in South Richmond County and I don't say South Augusta, I just say South Richmond County. The perception that the schools in South Richmond County are not equal to other areas and like you say they could not get us on square footage, land, even the square footage cost of your homes, but what they use, a lot of marketing is used to say that a lot of schools are not up to par and crime and what have you. You and I both know that all of the crime is in South Richmond County. You would need law enforcement there. It does affect that fact that businesses as well as commercial restaurants they move where there are rooftops. If you do not have the rooftops then you are not going to get the commercial.

(Presentation)

Comment 16: The people that we, from a financial institution standpoint, we do not own mortgage loans in the bank at all anymore. The reason we don't is that we do not want to go the way of the Savings & Loans, which when they started paying out 18 percent on deposits and they were making 6 to 8 percent on loans, they went out of business because they were paying out more than they were taking in. We sell our loans and we want to make loans because that is how we make money, but when the purchase is added. That is when people talk about how the mortgage industry has gotten to strict. It is more the purchase of the mortgage than the underwriter or somebody in my position, where I am the middle man between the buyer of the property and the mortgage, because their restrictions were really really tight when we look back in 08, 09, and 10. It has loosened up a bit now, but it still. It is harder to qualify for a mortgage today than it used to be.

Comment 17: That seems like secondary market issues.

Comment 18: Is there any way that we can challenge a denial. The reason I ask is I had a young guy that was ready to buy a home. He credit score was like 634 and they wanted it to be 640. So he had a car and I said that if you get that car out of your name it will lower the debt ratio and it will push you up to 640. Well he did that and his mother took the car. It showed in the report that the car was taken out of his name, but when they pulled the credit score it dropped. It didn't go up it dropped. The reason it dropped was that he had lost a credit card and he reported it to the credit bureau that the card had been lost. So they closed that account. Simply because they had closed that account that credit was no longer there and it dropped it below 634. Now it wasn't that he did not pay it back, but just the fact that he closed it. Is there any where we can go to challenge it?

Comment 19: I think the answer to that question is he needs to go to the credit bureau and say that this card was lost. They didn't close it because of nonpayment issues or due to delinquency, but it was because he lost it. Then the credit bureau should make that change and probably the credit score would go up.

Comment 20: Why wouldn't bank have known that?

Comment 21: The issue with that is if you lose an installment of trade line credit it changes the ratio.

Rob Gaudin: Let's turn the gear for a moment. You were talking about when you are approved of a loan you have certain issues that you need to look at like the loans that you acquire you need to resell them. So you need to have loans on the terms that your buyers like. How do you feel? Do you object to those terms today? Are you fine?

Comment 22: Sometimes we will work to try to get a loan. We have multiple buyers. So if Wells Fargo won't buy our loan then we may go to Chase and say will you look at this? Sometimes Chase may buy it and Wells Fargo wouldn't. They are representing buyers too. They are buying loans and packaging them and selling them to other buyers.

Rob Gaudin: We were talking about originated loans. A moment ago we were talking about denials and why we got denied. I want to look at originate loans.

(Presentation)

Comment 23: I guess the market is perceiving the risk in whether it is in terms of income or whatever it may be.

Rob Gaudin: Even with adjusting for income we still have lower income citizens get a higher interest rate, but if we group everybody into a similar income group, we still find this distinction.

Comment 24: I do not know. I am not on the mortgage side of the bank. So I do not know the answer to that question.

Comment 25: I think that there is a number of factors. Number one is professionals in the industry that do not look like the client. That is the first thing. The second is place. Place is defined as, I would gather if you would compare that ratio to Atlanta and Augusta, the ratio is different. In the mortgage game the people are different in Atlanta. I hate to say it, but regionally in Augusta there are very few originators of color of any diversity.

Rob Gaudin: I would like to say this about your comment. Everywhere I go is the same. Asian persons and white persons are always loaned. The only place that has ever been is in Minneapolis where they have a Vietnamese, Hmong from Vietnam and that was like up here. The same denial rates everywhere I go. Your Hispanic and Non-Hispanic is very similar and that is very unusual, but everywhere I go it is the same. Federal Reserve says that you cannot

conclusively say that the market is being discriminatory. That is in their documentation, but these statics are natural. What is wrong?

Comment 26: I would say as a housing counselor maybe financial literacy issues and not knowing that you are getting a bad deal and not knowing how to compare lenders. It could be a small piece of it.

Comment 27: That is so much. We see people who are trying to refinance and they basically have been skewered. We have so much regulation and in our bank, in particular we use the tag line of “Doing the Right Thing.” It is just inbred and you wouldn’t believe some of the things that we see. It is the financial literacy. They just get taken to the cleaners. It is sickening.

Comment 28: I don’t understand if the underwriting guidelines are much stricter and there is objectivity in that. How is this occurring if it is being objective?

Comment 29: If they have to report denial rates. Do they have to base on race and ethnicity? Do they not have to report why that person was denied?

Rob Gaudin: There are three fields where they can report reasons for denying. What you see is credit and employment. There are seven regulatory institutions that span all the different flavors of depository and non-depository institutions including manufacturing housing. Sometimes they do not communicate well and two of the largest categories in reasons for denial are other and another one where it is missing.

Comment 30: I think it is very subjective.

Comment 31: I do realize the end for us in the housing industry and one of the things that we have been plagued with is appraisals. In areas where we are trying to develop in that representation on the Eastside that you saw on your slide. We have a tough time trying to convince the appraisers not to discount the areas that we are developing in. We over build in order to narrow that gap, but it is still a big fight in trying to...

Comment 32: The appraisals, that is across the board. They have appraisals of...

Comment 33: I would like to provide some food for thought and that is. I was in Columbia County yesterday and there was a sign that said builder incentives \$30,000. They do not discount that \$30,000 from the fair market value of that house. When we do the same exact thing down here the appraisers deduct the same \$30,000 form the value of the house. They just take it straight off the top. So I do not know if that is redlining. I do not know if that is...It is the same thing.

Rob Gaudin: That would be my interpretation.

(Presentation)

Comment 34: If you feel that a client has truly be denied there is nowhere else to go, but to try another mortgage company?

Rob Gaudin: I would think you might want to go to fair housing folks here.

Comment 35: That is here in this building?

Comment 36: Let me ask you a question. This is one of my personal opinions. When we look at this housing crisis, when you look at going back to 5, 6, and 7 and not just to low income. Let's take the state of Florida, for instance you had mortgage brokers that would work with a subdivision where people were buying homes. They would go out and make the mortgage and get their fee. They would get somebody to buy and they would own it. At that point there was skin in the game. You came up with people that would fudge income numbers and in some cases you would have no proof of income. Frankly, things those were stupid. It put risk into the market and into the system. Now we are all paying for it because people did things that they shouldn't do. What they would do was they would work in a subdivision and it would sell out. Then they would move up the coast and start over. Nobody could go back on them. We didn't make very many bad loans on the mortgage side because we didn't do, we lent to people that had good incomes, good jobs, and it made sense. We are a financial institution, we are an entity, and if we have a fault that occurs within the first year of the mortgage they have the ability to come back to us. If the borrower has gone away and said here are the keys then I have to pay the person that I sold it to the amount of the mortgage so they are not out of money. The mortgage brokers do not do that. What we say there was in trying to do something that we thought was helping the housing market we got too lacked and made too many individual mortgage lenders created the problems. I think those are the same people when I have folks come in that I see that they have been screwed, that is who have done it. It is not been another financial institution that made a loan that was at an extremely high rate or put them in a house that there is no way they could have afforded and got them approved and bingo within 12 months they are done. They can't make the payments. A lot of that has gone away now. You had a lot of the individual mortgage lenders that simply went under because the market was gone at that point and they got stuck when they couldn't get anyone to buy. I don't know what you all in the real estate business.

Comment 37: I have a question about why are the rates higher for some individuals and not rates or not (inaudible).

Rob Gaudin: That is a real question that I am putting out to you. You suggested one thing with the appraisals which I found very interesting. This issue with the High Annual Percentage Rate Loans (HALS) has been shown to persist in all the places I have worked with. So it is not only here and the question is why is that? I know in places like LA that Hispanic HALS are really high, but they get somebody from the same place that is standing out on the street corner and calling them inside. They talk to them. There is a certain educational component to help understand, but here I am more puzzled.

Comment 38: A lot of them base it on your credit score. If you have a 640 to 700 than your interest rate will 4 percent, but if you have 700 to 800 then maybe 3 ½ percent. I have seen that happen.

Comment 39: There are agreements. The purchases. You have to agree it. It is more scientific than it used to be and in some cases hands are tied because the purchaser is saying the credit score is X then the rate is going to be X and it is high.

Rob Gaudin: Fundamentally you know it answers an economic question. For a more risky loan you should have higher insurance premium, but why would one group be more highly risky than another group?

Comment 40: I suspect you will see the same thing if you look at car loans and you will see the same thing if you look at this payday lending. Do you know what they charge? It is unbelievable. It is like 30 and 40 percent. I don't have one loan on my books for 30 percent. It is nuts.

Comment 41: I am beginning to wonder if the credit score rating is failing. You will find that a lot of clients I see their credit scores are between 600 to 640. Why is it even if they have shown that they are paying their bills pretty much on time, you just mess up one time and it causes that score to drop.

Comment 42: That doesn't happen as much as I think as you have unfair credit scores. You have somebody who has \$200,000 in a stock portfolio and yet they are horrible about paying their bills. So they may have a very low credit score, but they have a quarter of a million dollars sitting in the bank and you probably have it going the other way too. I don't know if the credit score stuff is fair or not. It is probably and there are going to be instances that you have talked about. That is when you ought to go talk to the credit bureau and say this credit card didn't get taken from me, I lost it.

Comment 43: One thing that is overlooked and my main concern with that credit score issue is like with FHA. FHA does not require a credit score. The credit scores come from the folks who buy the loans from your bank. Is that right?

Comment 44: Probably and again I am to on the mortgage side. I am insurance. I should have brought somebody from the mortgage department with me.

Comment 45: It is the investors who buy the loans from the banks and they set the credit scores.

Comment 46: They set how much you have to pay down and whether it is 20 percent. You do not see anybody much now getting approved on a loan who are putting 5 percent down or nothing down.

Comment 47: FHA standardize through March is 5 percent. Still no credit score. The rules say that if you originate the loan you are responsible for the first 12 months. What is happening is that everybody is imposing their own credit standard to an FHA loan. There are a couple of lenders in the county who still lend with a minimum score, but what they make you do is increase your downpayment.

Comment 48: Six in one half a dozen of the other.

Comment 49: So it is a tradeoff.

Comment 50: The theory is the more money you have in the house the less likely you will be to walk away from it. If you don't have any downpayment and things go bad, you say I will just move and rent and take my house back.

Comment 51: Is there an opportunity for and perhaps this should be addressed to mortgage bankers or mortgage lenders, but is there an opportunity for a certain percentage of loans originated in a mortgage institution to remain with that institution, because if you are talking about the secondary market their whole emphasis is to make money. In the old days when you were looking at community reinvestment and being sure that affordable housing was there the mortgage lenders and the bankers had an obligation to make sure that affordable housing was there. So it is a much bigger issue if mortgage institutions would say X percentage of mortgages would remain in house and therefore you could apply your credit standards that would be more applicable to affordable housing and whatever percentage should be sold. That is the only way that that is going to be addresses. Secondary lenders they are only looking to make money and they are only looking at the bottom line. They are looking for a return on that purchase from you. So there are not in the community. They are not seeing what we see. So they are going to continue to do what they are going to do. There is no emphasis for them to do anything different, but for me the emphasis is on the side of the originators. If we are going to address the issue that we are talking about, they are not looking at these denial and all of the things that we are talking about. They are not looking at that. Are we just kind of going around?

Comment 52: We do keep some loans. We do it already and we do that because we feel strongly about the CRA stuff. We look at that as good business. Some banks will say that we do not want to fool with it and your credit unions are not governed. They have no CRA requirements at all. None. They do not have any or some of the regulations that we have to live by, but we do a lot of that. The difference is what we won't do is we are not going to do a 30 year fixed rate on a loan that we are going to hold in our portfolio because that is what happened to the S&L's. So you will get an adjustable rate. We may get somebody with a five year fixed rate or a three year fixed rate and then it will adjust after that, but we have a fair number of loans that we hope for that very reason. That is the difference between the financial institution and the banks that are so highly regulated. To make some of that stuff work and make the bar that we have to hit with affordable housing and making sure that we have identified census tracts where we go lend money and do lend money. You don't have that when you get to the individual mortgage brokers. They have no CRA stuff and the problem is like I used to say when I moved to Augusta and I was with Wachovia, I said we wowed them with the big column and people would sit there that were not financially literate and would think that we were sitting inside trying to find ways to turn them down. Then we don't make any money if we do not loan any money.

Rob Gaudin: Just closing out that portion of the discussion we have here. We will get some more data on low income housing tax credits

(Presentation)

Comment 53: Let me just put it this way. I had several friends that called and wanted to move into the area and I know that there is “no steering in the area ever”...however they we lead to West Augusta and Columbia County and all those other different places. I said that that was impossible I know there isn’t any steering in this area. That is one of the questionable practices. I don’t know if you will ever get to the bottom of it. You mentioned earlier about people coming to the area and being told that you do not want to live in Richmond County and you don’t want to do this and you want to move into this area.

Comment 54: They always talk about Columbia County schools.

Comment 55: You have three of the top magnet schools in East Augusta.

Comment 56: I tell people that all the time. I say that Richmond County schools aren’t as bad as you hear and Columbia County schools are not as good as you hear.

Comment 57: You see I work in the area so I am seeing parents from every other part of the county bringing in their kids to those magnet schools, yet the schools are subpar. I don’t understand that.

Comment 58: Ask the real estate agents.

Comment 59: Blame it on us.

Comment 60: I didn’t call any names. I just said...

Comment 61: About education you need to have a seminar for the real estate agent.

Comment 62: We do work...

Comment 63: I live in Richmond County.

Comment 64: I do too.

Comment 65: Steering exists. Redlining exists. Military steering exists as directives from senior management on post. Insurance redlining exists. Home appraisal redlining exists. Combined we have a problem. That is the simplest way to put it. We have appraisals that say this is an initiative put on by the government and it needs to be discounted because of the incentives provided, but it is the same dollar amount that the builders offer in West Augusta and in Columbia County and they do not do the same. This goes on from there even the insurance, the mortgage insurance the same issue. Take the same house and move it three miles west and the insurance is \$500 less.

Comment 66: I guess that gets back to the insurance company's standpoint of "risk." If they have more burglaries in one area verses another. You have seen it in health. Smokers pay a higher rate than non-smokers.

Comment 67: Believe it or not a particular house can be flagged if they have seen where there have been quite a bit of polices or claims with this house. That can count if you purchase a home and the previous owners had had several claims and that follows that house.

Comment 68: And you get what you pay on the coast because of the hurricanes is crazy. It is nuts. It is three times. I have a house in Charleston and I pay three times the amount of insurance that I pay here in Augusta. That is a combination of hurricane and South Carolina has some screwy insurance regulations and a lot of companies do not do business in South Carolina.

Rob Gaudin: The examples that you cited what do you think we should do about them?

Comment 69: I think you need to talk to the industry networks like the appraisal board, the realty board, the insurance board and talk about those issues before you go on with your campaign to point out the disparities.

Comment 70: You are going to get heals dug in like crazy.

Comment 71: You are getting into their business. If you are in the insurance industry and can see that this is justifiable even a little bit because of the hurricane risk. They are going to charge a little but more. Like if you had a lot of wrecks. I am subsidizing somebody. I am going to have to pay a higher rate form my insurance if I haven't had any wrecks verses someone over here that has had five.

Comment 72: All the houses come with security systems standard. The ones that they sell out in West Augusta don't. Fire hydrants are in the same location. They are less than 150 feet away. All the typically underwriting positions are the same. So is it the zip code that has a racial profile?

Rob Gaudin: Would this be something that you might like to have fair housing testing?

Comment 73: That would make a lot of sense. That would not create an adversarial situation. What you do not want to do is make it and us and them situation. It is something you need to explore and work it out so that at last the playing field is the same.

Rob Gaudin: For example to quote a phase called audit test then gage the size of the problem.

Comment 74: Yes.

Comment 75: We get that. We have examiners that will be coming in in December and it is a FDIC and they will be looking all over us in terms of what loans and why we turned people down. We have to justify it. We can't just say that nobody came to us. If they do not come to us we have to go out and go to them. So we get that and we get that every and maybe it has

been two or three years since we had a FDIC examine. The CRA stuff is a big part of it and the mortgage. We just had a mortgage examine where they came in and looked at everything from a compliance standpoint. That is on the banks side being done. I don't think you have it on the appraisals side. I don't know about the insurance industry. There is probably some regulation there. We have to show results.

Rob Gaudin: What about new construction. Are they adequately accessible? Are there accessibility problems?

Comment 76: The industry as a whole has changed too.

Comment 77: Disabled. That what you are saying?

Rob Gaudin: Yes.

Comment 78: The homes are built...

Comment 79: All of our rental complexes are, but as far as just single family developments?

Rob Gaudin: Visitability. There is a trend merging in home construction and some jurisdictions are having this creep in the code that if a person that is disabled wanted to visit there has to be some way for that person to get themselves in the home without being carried upstairs. So visitability, it is drive up the driveway and the backdoor is flush.

Comment 80: That is not here. Not now. If you want one built they will do it. If you have to alter that home it will be written in the contract.

Rob Gaudin: I am hearing you saying that there is some or maybe some uses for testing. Is that a fair statement?

Comment 81: Yes.

Comment 82: Something that we did not mention at all today is when it comes to the housing issues and I get this too when it comes to people who want to rent property. They say do you have anything downtown or near the bus line? Public transportation like that great property down on Sand Bar Ferry Road. If you are a senior citizen and you do not have a car you are pretty much stuck there unless you have a relative that will be able to get you from there to...

Comment 83: The bus runs right out front.

Comment 84: As an example. If you build another property somewhere, that is an issue for people you get from Augusta to Evens to even look at what is outside your normal boundary. Something to be thought about is you are going to build some other properties is for the city to get people to the different properties if you do not have a car. You get older and probably shouldn't be driving and that would be an issue.

Rob Gaudin: Along the same lines after reviewing private sector issues. What about the city and the county. How can they with policies and practices that might also be a barrier to people's choice. In many areas there are policies and practices with land use and zoning where there are blocks or limits certain types of developments.

Comment 85: The property tax here in South Richmond County is that the value of homes is very important and they want to know the value of the property and how fast it goes up. They do not want to buy a home and all of a sudden the value drops. I do see a disparity here because you're taxes that they are accessing your value on and sometimes your house does not even appraise that high.

Comment 86: You mean the property taxes are higher than what you paid?

Comment 87: The property tax is higher than the actual house worth.

Comment 88: That ought to be a no brainer to go down to the tax assessor's office.

Comment 89: I am just saying that is happening throughout. I see it when I do CMAs and a lot of people are not aware of that and it hurts them in terms of people buying. You do not want to buy in an area and pay \$150,000 for a home and all of a sudden when you get ready to sell it two years later it is \$120,000, but you are still paying taxes at \$150,000. You follow what I am saying? That is a big problem in our area. I know they should go down there, but a lot of people are not aware of that.

Comment 90: It all comes back to the literacy, but you know that you can do that, but they are not aware.

Comment 91: I will tell them that, but that is a problem. Other than financial literacy, but that is a problem.

Comment 92: What should we do as a financial institute and I guess you see it. We are sitting there wanting to do business and we see people getting taken advantage of every day. What can we do to get people to come into us verses going to some of these shysters for whether it is a car loan or a house loan?

Comment 93: You could partnership with us. We do the training, educational training with the East Central Partnership and we train individuals on that.

Comment 94: We do a lot of that too. We try to get out.

Comment 95: Education is the key. We teach them the right lenders to go to who have the right process in place and they are going to go to those lenders to get their loans. They are going to know about when rates are too high and what their credit score needs to be and so on and so forth. I know we are skipping around the big D word, but as far as discrimination is concerned a lot of those white, black, sex deal with discrimination. The lack of education is

key in that as well as teaching the people that don't know what they need to know as far as mortgages and rates and so forth. That is the bottom line.

Comment 96: Over the years our broker had said when things are really good and the banks come in and try to get us to bring some business to them and then all of a sudden things changed and everyone was doing refi and you can't find them. You did not exist and they did not return your calls. Again that is the breakdown in communication in getting people to come to your bank.

Comment 97: That is interesting that you say that. We always even with the refi boom, we never focused and wanted to give up the agent relationship and give up on refis because now that the refi boom is over thank god that we stayed with the refi agents. Now it is paying off. Our value on refis is maybe 25 percent.

Comment 98: Another thing that I find is when the interest rates are low, the guidelines are tight. Just let the interest rate go up and they will approve anybody. Why is that?

Comment 99: It's called the banking industry.

Comment 100: That to me is...

Comment 101: You have some crazy bankers out there.

Comment 102: We have no institutional memory. That is the third downturn we have been through. I have been in the banking industry for 40 years. The first one was when I went in in '76. It was a huge real estate slump. We did things in line with all the banks closing. They have been opening up banks like they were going out of style. Everybody was doing A & D loans and building subdivisions like crazy and bingo you get a downturn and you have a supply.

Rob Gaudin: I would like to return to this point about teaming with her for homebuyer education. Is there some way for somebody who graduated from that training would get a break on interest rate or fees on closing cost might be reduced a little bit so that would encourage participation. Is that something your bank or the industry might entertain?

Comment 103: The competition is doing that. The problem is when you have the competition coming in with a really good qualified buyer. If you have somebody when you sit down with them that you are going to have a problem selling it to the purchaser, the competition is going to kick in and it is not going to be as easy to do something like that.

Rob Gaudin: I heard him say no.

Comment 104: We would be open to discussion of anything like that, but realistically...

Comment 105: Our mortgage partners, if you go through training and it is an FHA loan then there are things you can ask for because they have been trained by a certified organization like East Central Georgia Partnership or other. We issue certificates that show that people have been trained. For example Wells Fargo would save ¼ point if they have homebuyer education.

Comment 106: If that is happening then we may be doing that already.

Comment 107: You guys will lower closing cost or something like that on time to time depending on the credit of the buyer.

Comment 108: The other thing I think is to keep them from going out and hooking up with someone who is really going to nail them with interest rate.

Rob Gaudin: Check if there is outreach and education for a variety of reasons and promoting these sounds like one of the solutions. A couple of the other questions. Are there any fair housing ordinances here?

Comment 109: No the city of Augusta does not have one. They did not adopt one. In 2004 it came before the floor of the commission and it was turned down for the City of Augusta to adopt a fair housing ordinance.

Rob Gaudin: Could you explore that?

Comment 110: The city housing department tried to get the City of Augusta to try and adopt a fair housing policy and it went before the floor of the commission and it was tabled for information only. As of today there is no fair housing ordinance on the books of the City of Augusta.

Rob Gaudin: Is there time to go back and ask for?

Comment 111: Sure there is always time.

Comment 112: Would it not be helpful in the fact that we had to return something like \$300,000 to HUD and that was recently.

Comment 113: That was the program, for program issues. It was not from fair housing issue.

Rob Gaudin: So in your opinion it is time to take that back.

Comment 114: It needs to go back to them and it needs to get passed. There is no enforcement and there is not team in trying to protect the common citizen. I will give you an example. The downtown market is hot and my son was trying to rent a loft. He called and they said it was \$650. He shows up and they say that it is \$800. That is a violation of fair housing. That is a straight violation of fair housing and there is no team or no ordinance. You can't call the Marshall. There is nothing to call. There is nobody to respond to. I heard the phone call and we showed up because he asked me to go look at it with him and I looked at it and they changed the price in only 15 minutes. And I'm Greek, so...

(Laughter)

Comment 115: What about the real estate person?

Comment 116: There is no...

Comment 117: That is discrimination.

Comment 118: Georgia law is home rule. If the local community doesn't adopt a law it does not go in place.

Comment 119: It comes back to what she asked which was who I call. I guess there is no one to call except in Atlanta and how much response are you going to get from the big corporate office in Atlanta?

Rob Gaudin: What I am hearing you all say is that there is a need for a local fair housing entity. Typically the easiest way to make that happen is to find one that exists somewhere and have them open a local office with a grant from HUD so there are fair housing intuitive program recipients. You can facilitate that and make that happen. It is not easy, but it does happen. Once that happens then you have a local entity. Eventually they can break off and you can have your own entity. That would also have a voice before the commission that you need a local ordinance. Some of you talked about training processes available to you in your profession. Has everybody participated in those?

(Presentation)

RENTAL FOCUS GROUP

Comment 1: The sentence is to certify that they are affirmatively furthering fair housing. Doesn't that make the assumption that we do not have fair housing right now? That is a concern for me. I didn't know that we didn't.

Rob Gaudin: You need to certify that you are continuing to do something about fair housing. That means doing three things. You have to do this study every five years in concert with the Consolidated Plan. If impediments to fair housing choice are found you need to do something about it and report back every year to HUD about it.

Comment 2: What is the difference between an impediment to fair housing and an impediment to fair housing choice is that the same or is that two different things?

Rob Gaudin: That is the same thing. I will define that for you in a minute.

Comment 3: What is an impediment?

Rob Gaudin: I will define that for you. The entire purpose of this study is to take a look at the market place and see if impediments to fair housing choice exist. Assuming that they do or don't. I have never been anywhere where they do not exist. Then if we were to find some then we would make recommendation on how to address those.

(Presentation)

Comment 4: Are you going to go through this and ask us some questions?

Rob Gaudin: I will do that as I go along.

Comment 5: My feeling is that we don't experience or offer any discrimination except on income, credits reference, and that kind of thing. When we rent and of course if you make less money you are offered a more limited choice. I do think that the public sector and in today's newspaper they say that they want to put a halfway house for criminals downtown. Which you know I wasn't real excited about and that has been the history of Augusta. If it is a problem, let's put it downtown. So that doesn't help. I am looking at it from my business perspective that my tenants would prefer that that would be considered for a different part of the city. Is that the kind of information you are looking for?

Rob Gaudin: I am looking for your opinion and your experience.

Comment 6: That is my opinion.

Comment 7: On the ex-criminals we worked with at the halfway house one time and found them housing and of course they would have some sort of subsidy on the housing and as soon as these people came out of that program we had to evict every one of them. They would be working and some body would have to come and pick them up. As soon as they came off that program, they told the people that they were not going to work there for \$8 or \$9 an hour, I

want \$12. The guy said that you have to be crazy because I have to come and pick you up. Well the guy said that I quit. When he quit we had to evict him. After about eight out of ten...

Rob Gaudin: Let me define fair housing choices before we get too far astray. It is actions, omission, or decisions that restrict housing choice. They can be deliberate. They can be unwitting. They can have the effect not just too directly restrict, but have the effect like to disproportionately impact certain groups, because of their protected class status. Now I want to tell you these are the protected classes. If you are a felon or if you are low-income you are not protected. If you are homeless you are not protected. That is what is an impediment. The larger thing that HUD is looking at is those things that affirmatively further fair housing, which also includes having inclusive neighborhoods and deconcentration of racial and ethnic minorities where there is a disproportionate concentration. If there are disproportionate shares of poverty the idea is to dissipate or have economic development, so that those persons in poverty can enjoy the rising tide. The theory we heard in the Regan era. The idea it is beyond violations of fair housing law. It is affirmatively furthering fair housing is beyond violations of fair housing law. What you were referring to a moment ago kind of a NIMBY thing would be considered by HUD to not be in the spirit of affirmatively furthering fair housing. I realize that there are practical instances where there will be difficulties. Be that as it may we are looking at things and trying to assess the family of problems that might come when you are trying to put our arms around the larger picture. Not just violations of fair housing law for these protected groups, but those things that might also happen to enhance the neighborhood according to HUD when you deconcentration the poverty and when you deconcentration highly condensed areas with just one group, whether it is a race or ethnicity or whatever. That is what we are attempting to do is study that particular issue.

(Presentation)

Comment 8: So we are looking at just Augusta Richmond County. We are not including at neighboring counties that may have different...

Rob Gaudin: They may have problems that spill over onto us and often the fair housing issues do not know anything about political boundaries. They just spill over. Particularly private sector issues they just spill over. Generally, we have been doing it for 20 years all over the country, we do entire states, we do multicounty regions, and we do many cities that are spread across the state. There are themes that come up in these geographic areas and they are not necessarily the same themes. Like the ones in Virginia are not necessarily the same ones that come up in Minnesota or Arkansas, but there are problems with regions. They do spill across political boundaries.

Comment 9: What I hear you are saying is this not to take HUD money. I am hearing you say that it is best to not take HUD money.

Rob Gaudin: I never said that.

Comment 10: In all of the stuff that you are saying adds up to that though. If I was applying for HUD money and I found out all of this I think I would just handling our financing here instead of through HUD.

Rob Gaudin: There are and I was just doing a study like this in 12 counties in Northeast Ohio. In Cuyahoga County, which is Cleveland they have an urban county. So outside Cleveland they have this area that is an entitlement jurisdiction and two townships had elected not to participate. So they do not have to do this, but they also do not get anything. Cleveland stays with it and Cuyahoga County goes great we get their share of the money. It is a lot of money typically. You can use for housing and community development, infrastructure, demolition. There are a lot of things that you can do with this money, but this a compliance that is attached.

(Presentation)

Comment 11: People have been leaving Augusta and going to Columbia County.

Rob Gaudin: There are definitely people leaving. Twelve and a half percent of the white persons left. Still the black citizens grew by 9.3 percent, now the majority of the population by 2 percent.

(Presentation)

Comment 12: You saw that 12 percent of the white population moved out. Isn't that naturally going to make some of the tracts more African American?

Rob Gaudin: It could if that is where they move to.

Comment 13: I mean the population overall stayed about stagnant. So if the white folks move out then the math tells me that there is a higher percentage of African Americans without anybody doing anything except somebody moving.

Rob Gaudin: So you think this is static? People do not move around the county?

Comment 14: Sure they do but the population is what he is saying is the concentration of the black population in those areas that are dark colored are historically black neighborhoods.

Rob Gaudin: Historically how far back?

Comment 15: I am not sure. It goes back a long way.

Comment 16: I am 75 and it was concentrated back when I was a kid.

Rob Gaudin: That is contrary to what was said this morning.

Comment 17: How old were the people that told you that?

Rob Gaudin: Approximately your age.

Comment 18: 75?

Rob Gaudin: They said in the 20's but that was before your age.

Comment 19: That was before me. I wasn't here in the 20's.

Rob Gaudin: In the 20's and in the early 30's it was more homogenized.

Comment 20: I think there is some truth to that. There was some Irish population and they lived down in the Walton Way area and that is gone. So I do not know and you showed in the last ten years that white population has moved out, but that doesn't mean that it hasn't been going on longer than that.

Comment 21: That Census tract, I think the largest one is deceiving because most of that is swamp.

Rob Gaudin: You see the swamp area there.

Comment 22: But truly along the river and such you look at the population you have airport, you have Phinizy Swamp, which is a huge and it is not just that blue. There is some water in there. There are a lot of areas you can't live in.

Comment 23: You have a lot of land that doesn't have water, but you can't live on it.

Comment 24: So if you really looked at the population. If you looked at a scatter gram of population households that are in there it would probably be more concentrated in that East Augusta Laney Walker neighborhood. Not all the way down, but...

Comment 25: Let me ask you something. How do you convince that 12 percent that move out to move back into a black neighborhood that has a lot of crime?

Rob Gaudin: That sounds like a loaded question.

Comment 26: I am saying how do you entice them to move back?

Rob Gaudin: Typically that would be called gentrification. That is how it is typically referred to. Usually it starts downtown. You can tell me if I am mistaken by that.

Comment 27: Yes, it is very slow. The city has, I wouldn't say they have not put impediments in place as they are not put things in place that other cities have done to encourage it. It has been more of inaction than action that is holding things back in downtown. It is very political.

Rob Gaudin: So what in your mind is the city doing to block it

Comment 28: Not doing.

Rob Gaudin: Not doing.

Comment 29: Things the city is not doing is we had a business improvement district that involved cleaning and securing downtown that encouraged upper income people in general, black and white, because we have both black and white tenants moving downtown, even though 52 percent of the property owners wanted that. They were the wrong 52 percent, because the commission killed it. It was not a perfect program, but in my opinion it was overall successful and despite the property owners wanting it the commission killed it and I think it has really hurt downtown. It is much dirtier among other things than it used to be and it has hurt our business, especially the JB Whites building. We have to walk and our office is three blocks away and we have to walk down those streets with customers and those streets are disgusting. It is an embarrassment. That is item one. Item two is and these things may be very controversial in this room, but in our office where we are trying to develop property downtown. We go to other cities and we travel constantly. I do not know about our political leaders, but parking management downtown does not exist. We have zero enforcement on parking downtown of any kind. It is a free for all. Well, if you spent 5 million dollars developing a building like the JB Whites building where you have 10,000 square foot of commercial space, but you can only rent 2,000 square feet because there is no parking on that block. The people who are in the building next door and who work there park in front of our building from 9 to 5. How do you get customers to come in in an environment like that? So instead of bringing retail in and the highest and best use of the property we are looking at office space, something that is not going to bring in the kind of rents like a retail store. This affects many many buildings. People don't even know what it has done to their property values. It has lowered their property values greatly.

Rob Gaudin: Let's keep us focused here on the housing.

Comment 30: But when you reduce retail you have made it a less desirable environment for today's young people. Today's young people want to move to an urban environment. They want to be in a walking environment where they can get everything from groceries to underwear. We are providing that. We are not providing the infrastructure that would allow that to develop. So it slows this process down. We do not have integrated transportation. I understand that there is a new guy and I have not met him yet. They have privatized the bus service in Augusta. It has always been something the city did reluctantly. This is just what I have watched. There may be very different opinions in this room. We don't have an integrated transportation system. I am six miles away from downtown and I can't get downtown by bus and back to my home in any kind of a timely basis. There is not a very reliable bus service. Frankly and I do not want to insult anyone, but the vibe that I always get is bus service is seen for poor black people. That is who it is for and "I ain't riding on it."

Rob Gaudin: This is a black majority city and county. So what is going on with your political leadership?

Comment 31: What is going on with our political leadership? They are busy insulting each other black or white. I never seen...

Comment 32: It is a strictly a race deal.

Comment 33: It is not. I don't agree with that.

Comment 34: I would call it classism.

Comment 35: Yes. I don't even think it is that simple. Honestly the commission gets elected and there is some turnover. We have served on boards and authorities where we have had to interact with the commission. Frankly right now I think we have not the best bunch in there right now.

Comment 36: We have some that are that on both sides.

Comment 37: I can name black commissioners that were very forward thinking. Reverend Hatney, people are going to say but he did this, but he did a lot of other good. Reverend Hatney was someone as a business person that you could go and talk to and I still do and Betty Beard same thing. On the white side Don Grantham, Jerry Brigham. These are people who had a sense of business and how to make things happen and now we have a bunch in there and I have heard it from both sides and I am trying to avoid names of current commissioners because I might have to stand up in front of them someday. They have literally said in private settings those people to me about people from the other race and this is coming from both sides. It is an embarrassment. I want them to all work together to make Augusta better. Personally we are deeply invested in downtown. We think it is the heart and the core of the city and Augusta is going to live or die but what happens in downtown whether the people from the Southside black or white like it or not.

Rob Gaudin: It is not only black or white. You have an emerging Hispanic. This is very uncharacteristic of this population. Typically they come in concentrated.

Comment 38: Your empirical data is flawed because there are probably 7,000 to 10,000 of them on the market in Richmond County. What they are doing in Richmond County is congregating in singlewides and doublewides off the grid. They are not answering the census. They are not living in standardized housing. They are doing a makeshift congregate housing through mobile homes.

Comment 39: When I am looking at Columbia County, there is a significant group of Hispanics that live in Grovetown. To me it is migrating close to the center of Grovetown. A lot of their jobs are in Columbia County where they are building houses.

Comment 40: I see Hispanics working the landscape crews. I have no idea where they live, but the ones that we interact with on a business basis a very high percentage are military or ex-military or somehow attached to the Fort, which means that they are not poor and they have come into town with money from day one and probably education too. They are going to go to different locations than the ones that are cutting the lawns.

Comment 41: The Puerto Ricans and...

Comment 42: I do not know. I have not drilled down that hard on them.

Rob Gaudin: We asked about your perspective and your perception and your commentary.

(Presentation)

Comment 43: Has the change and I do not know the answer to this. The Southside was really booming 30 years ago. When I moved to Augusta 30 plus years ago, people told me you should really be investing in the Southside. That is where the action is going to be. That is going to be the new heart to Augusta and basically from that day forward it has gone on the wrong direction on the Southside. I do not know if it because industry has changed down there?

Comment 44: The retail. When regency Mall collapsed that totally obliterated.

Comment 45: Why did regency mall collapse?

Comment 46: Because of the threat of crime.

Comment 47: There was crime there, but really only one bad incident.

Comment 48: There was one bad incident, but it had a big impact. A lady was kidnapped and murdered.

Rob Gaudin: From the mall?

Comment 49: Yes.

Rob Gaudin: That would cause a problem.

Comment 50: But it was people hanging out in the parking lot that was the problem.

Comment 51: Perception.

Comment 52: I think that might have been the straw that broke the camel's back. I just wonder if something was going on prior to that. I didn't live in Southside. I just saw from the distance that it was really just...

Comment 53: And defining Southside is across Gordon Highway?

Comment 54: That is how I define it.

(Presentation)

Comment 55: I think it has a lot to do with the economy. I don't know if it is an increase in something attracting more poverty. It is in essence the start of 2008 was a hard life for a lot of people when the economy collapsed.

Comment 56: To go back to something I said earlier. We were looking at some property in Harrisburg four or five years ago and we were working with Mercy Ministries. They are an outreach group and they had some properties that they were hoping to redevelop. Something that the women who was running that really stuck with me was she talked about the people that she had there could not get to the jobs. The lack of transportation. I don't know and I can't talk to the rest of that dark green on the East. Harrisburg is the pocket that I think has gotten darker to the corner there. I think this transportation issue is something the city really needs to think about. If you can't, if people can't get to jobs then that zone is just going to spiral downwards. You have to have access. She was someone that I really respected and she said that these people want to work and there are jobs for them in the fast food industry and places like that. They had no way to get to these places and I think it is tragic.

Comment 57: I lease at lot of houses over in Harrisburg. People like to live there and a lot of people in town do not know that. They like to live there because it is boarded on one side by Broad Street and other side by Walton Way and they can catch the bus to go places they want to go. If they ran busses down Eve Street and Crawford Avenue and another few, people would have a couple of blocks to walk to just to get to the bus.

Comment 58: Harrisburg as a neighborhood has undergone a lot of change. In the last 30 years, really in the last 15 it has really taken it on the chin. There were some jobs lost there because there were some textile miles that closed or greatly downsides, but they lost a lot of jobs. They didn't have access. Those were jobs you could walk to. A large industry you could walk to and they are gone. So where do those people, they have to have transportation. So they either moved away or left behind rental housing and I am not saying that is bad, but that is what it is or if they stayed getting to a job was now a problem, an issue. They do not have transportation. If you can't afford a car...

Rob Gaudin: Was or is?

Comment 59: It is a problem today.

Rob Gaudin: I am sorry. Can I back up? Why does the commission not recognize that?

Comment 60: I don't know why there is a problem there. I know that there is. Others may have other opinions. I don't think that they care about it too much. Some commissioners seem to...I am a concerned that that is something that might be a black/white issue. I think that the black commissioners want it more than the white commissioners do, because of this very old thing going back a long time. I will confess that I am a New Englander. I realize the history of bus transportation was so that you are a cleaning lady; your maid could get to your house. That was a lot that put it in place and the routes that exist today were influenced by that. It was not so that...

Comment 61: People could have convenience and access.

Comment 62: It was not developed the same way, the same routes, of the same mindset of getting people from housing to jobs in general.

Comment 63: I am sure there was also and people said we don't want those people coming in my neighborhood.

Comment 64: Why is the main bus station in the middle of nowhere?

Rob Gaudin: Transit right to development.

Comment 65: The main bus stop used to be right in downtown and when they rebuilt it and this is something an individual pointed out to me and I have to admit that she was right. I never thought about it, which goes to show that I am a white guy, but when she brought it to my attention I thought that is a good point. Why is the bus station in Harrisburg, really in an area where there is nothing there? It is blocked by the highway on one side and river on the other and an empty warehouse. That is where they put the main bus terminal. You can't walk anywhere from there.

Comment 66: I remember when it was downtown.

Comment 67: I remember it was on Main Street.

Comment 68: In front of Home Folks

Comment 69: Next to Home Folks and the drug store there.

Comment 70: Yes. All the busses used to pull in there.

Comment 71: There was a huge congregation.

Comment 72: There were many other choices that would have made more sense. It wasn't someone's fault at the time when they did it. It was, I drive a car, but I would love to take the bus. Why would I want to go there? Nobody wants to go there.

Rob Gaudin: So they are designed to not really be used.

Comment 73: I think they designed it so that those people would be more concentrated somewhere else.

Rob Gaudin: What you are saying is that there is discrimination.

Comment 47: There was. I don't know when. Now you are talking a capital expenditure in the bus system. Good luck with that.

(Presentation)

Comment 48: What is that area to the southwest of the Bobby Jones that is dark? What is that area?

Comment 49: Granite Hill, Bel Air.

Comment 50: What are they doing? Is that a community center in Bel Air?

Comment 51: No. You have to remember a CRA loan based on concentration of census tract is identified by race and income.

Rob Gaudin: What we have here these are small business loans.

Comment 52: Is that where the people live or where the business is?

Rob Gaudin: Where the loan was made.

Comment 53: This is the definition defined by small business. This is not housing?

Rob Gaudin: Correct.

Comment 54: There is CRA criteria for housing too.

Rob Gaudin: This is business loans, small business loans. Typically less than one million. Generally, the track record it that almost none go into the lowest income areas. We do see some around where you say the swamp area. It is interesting that not much to the north of that. Why are we not seeing that?

Comment 55: That is a good question. I don't know the answer to that.

Comment 56: Capital income conflicts with...

Comment 57: Market opportunities.

Comment 58: How come the people that are making investments in the Bel Air area are not making investments downtown?

Comment 59: Because they can't get the financing to put things downtown.

Rob Gaudin: Here is poverty and here are the investments.

Comment 60: The investments never follow poverty.

Comment 61: That is correct.

Comment 62: That is for sure.

Comment 63: You are not going to get anybody who will loan money into a poverty area. That is what happened in the meltdown with the banks and foreclosures. They had loaned money to people who could not pay it back and they turned them in. Those areas become sort of poverty stricken too after they turned them in.

Rob Gaudin: We did see lending activity and I do have maps that show where originations and denial occurred most frequently. Right now we are trying to focus on rentals.

(Presentation)

Comment 64: What was the national number during that same period.

Rob Gaudin: It went up. Home ownership did not fall this much. Homeownership fell by two tenths of 1 percent between 2000 and 2010, but there were way more homeowners because the total number of occupied units.

Comment 65: It is the percentage that I am talking about.

Rob Gaudin: It is like less than 0.1 percent in owner occupied. We see a significant numerical decline in owner occupied and a significant numerical increase in renter occupied, 13 percent.

Comment 66: Some of that is because we in downtown, I can only speak about hundreds of units and not thousands; we are trying to attract renters downtown.

Rob Gaudin: The market rate rental is the hottest piece of the housing market right now.

Comment 67: We have sales and purchase opportunities downtown. People will pay \$2,200 a month to rent a two bedroom deluxe unit, but they will not buy that same unit for \$180,000.

Rob Gaudin: That is because they are cautious and want to see what will happen.

Comment 68: That is exactly.

Rob Gaudin: My question for you is why these areas inside the highway circle, why are there such high concentrations of rental choices there? Is this the availability?

Comment 69: I think it has to do with the age of our housing stock. When I moved to Augusta in 2000, I moved into the first new apartment complex built in Augusta that was on Alexander Drive in 15 years. The first new one on Alexander Drive and it was \$850 for a three bedroom.

Comment 70: When the population is stagnant who is going to build new rental units? The stuff that we do is also in an area on your map that shows increasing rental locations. We go into buildings that probably somebody gave up on trying to rent and we turn them into modern rental stock with heavy investment.

Rob Gaudin: What do you do about parking?

Comment 71: What we do about parking is we make sure there is parking. We buy parking.

Rob Gaudin: Do you build a parking structure?

Comment 72: Sometimes yes. At the JB Whites building we bought the warehouse behind it and we have surface parking and we also took out the ground floor of the warehouse so it is covered parking. It is fancy. It is not simple. There is a glass vestibule. It is gated. You can go up an elevator and there is a closed bridge to walk to the residence area. There is an access control area. It is a nice set up, but some places we have a gravel lot.

Comment 73: Now back to the numbers and the slide that showed the...there is shrinkage in the owner occupied component and I have my opinion on that. That may be a result of the foreclosures and the economy. You picked up a bunch of those and turned them into rentals, right?

Comment 74: Every one of them. Since he has been in I have bought 48 and I am talking about buying two more.

Rob Gaudin: We will go here. This is vacant housing. Notice the number of for rent went down. So there is a tight rental market.

Comment 75: Thank goodness.

Rob Gaudin: For sale went up a lot.

Comment 76: I think that that is a good indicator.

Rob Gaudin: What I am concerned about here is other vacant. Those are units that you can't even figure out who owns it. There are a lot of boarded up.

Comment 77: There are lots of those.

Rob Gaudin: I did this study five years ago. When I drive from here out to the airport on my way out, it seemed like there were a lot more fresh boards. This is an actually not a huge increase. You think this is a big number for you; there are places where it is over 160 percent. So relative this is great, but a portion of this is a consequence of foreclosures.

Comment 78: The second part of analyzing other vacant would be the zip codes. Where those locations are because based on my experience downtown and our aging housing stock the children don't want to own the properties and they leave them.

Rob Gaudin: I can map all of this by block group and I have just the top number of vacant housing.

Comment 79: The 48 that I bought, I bought nine from banks and I bought 39 from kids who inherited. So what you are saying is if you are working to leave your kids real estate they are probably going to give it away. They do not want to do nothing to it. I bought some for \$8,800 that rents for \$695. I have had to spend some money on them, but they would have a contract for 55 or 60 and a list of this much stuff to do. I buy then as is no inspections and close in three days.

Comment 80: Is that your sign the big orange one that says we buy homes?

Comment 81: No. They find me to have me go look at them and the more kids the less money they will take believe it or not.

Rob Gaudin: So they like now.

Comment 82: They want cash and they don't want to pay tax or insurance on it and they don't want to do anything to it. It is amazing.

Comment 83: If you have more kids that you have and they are afraid "if I fix it then Joe is going to get a benefit from it."

Comment 84: They tell me that. I say why don't go in there and fix it and get \$60,000 instead of me giving you \$8,000 for it? They say that I ain't going to do the work.

Comment 85: I bet you get tax on something for more than \$8,000.

Comment 86: Not in that first year?

Rob Gaudin: Were these housing units that you are picking up from that market. Here I have the distribution of low-income housing tax projects in relation to the 2011 poverty and HUD assisted multifamily property in relation to poverty. Now are your homes located here?

Comment 87: I bought the low-income homes because there are more poor folks than rich folks and I never run out of prospects.

Comment 88: What do you consider low-income homes?

Comment 89: The ones that I am buying for \$8,000 and spending about \$7,000 or \$8,000 and am able to rent it for \$495, \$595, or \$695 depending on where they are. I bought all of them in South Augusta, North Augusta, Harrisburg and that is predominately most of the places.

(Presentation)

Comment 90: There is no discrimination in our office.

Comment 91: There is none in mine either. Let me tell you what that is. They have a sales meeting with HUD and they say how many complaints have you all got and they we don't have any. Well, what are you all doing? You can't go out there and find some complaints. So the guys go out there and they don't have any complaints so I think they have to make up complaints. You have to always visualize that sales meeting and what that boss is going to be asking them. We went and had a couple of years with none. Then the boss came down hard on him and they came up with three.

Rob Gaudin: I believe those agencies receive complaints. They do not generate them. Everything is complaint based. You have to take a complaint in then there is a reaction. You don't go audit testing or other types of testing to look for things. Those are complaint based. So somebody has to walk in the door first. There are two ways to look at it. Either we do not have any information here or there is absolutely no access to the fair housing system. Nobody even knows where to go if they have a problem. It is a tight rental market now. You would think that you would see a little more activity. I am interested to see how complaints come in when they do.

Comment 92: If it is an unjustified deal is that still considered a complaint?

Rob Gaudin: If it is a complaint that came in the door, if it is determined after initial review to be potentially a valid complaint that goes into the system. Then an investigation is started and a certain portion of those is determined with cause and a certain portion is determined to be without cause.

Comment 93: It is still counted as a complaint?

Rob Gaudin: Those without cause are dismissed and those with cause move forward. There is reconciliation. If there is refusal then it goes into litigation. Generally speaking people will resolve before they go to court where you can incur fines. Sometimes there are administrative hearings, but that depends on the severity of the problem. What we saw last time the states commissions saw a few based on the protected class of race and disability. Race, disability, and familial status typically the frequent ones. HUD saw disability, gender, and race.

Comment 94: There is a lot. We are a brokerage, a licensed brokerage with Georgia laws and we are a lot of information is pushed down on us. It is not that we don't like it; we are constantly hearing that these are the things that will get you in trouble like discrimination. Our people go to the training and I can't speak about other offices.

Rob Gaudin: Your agency, your entity takes advantage of the training.

Comment 95: I think that is what that I am saying is that awareness is more than it used to be. I am confident that awareness of these issues and people do not want to get into trouble.

Rob Gaudin: In the market in town or just your firm?

Comment 96: I know at our place and I would think in the market in general. It is no secret that if you deny someone housing based on race you are going to get the hammer dropped on you. I would expect a lot of trouble. Not that we would do it anyway. I am just saying that it is well documented and there is a lot of information out there on it.

Rob Gaudin: The comments traditionally that comes through a fair housing survey. People have completely different statements. "I own this house and I can rent to whomever I want."

Comment 97: I think that probably if you get down to a one person who owns one house and wants to rent it, those are the people that are least likely to have knowledge of the discrimination laws.

Comment 98: I think is a person owns one house that he doesn't come under those laws. He used to not.

Comment 99: That is only if you are renting part of the building that you are living in.

Rob Gaudin: That is correct.

Comment 100: If a guy rents his own house and he is moving out of town he can't pick and choose who he wants to rent it to?

Comment 101: No.

Rob Gaudin: That is why it is often wise to get an agency and have somebody to deal with that. If they are out of town and you have something comes up then they will be there to take care of it.

Comment 102: I agree with that.

(Presentation)

Comment 103: I don't understand on the financing. What and how would that come into the rental market?

Rob Gaudin: They have complaints that come from all different avenues. Most complaints in my experience have been related to the rental market. I know this time that there have been very few complaints over a longer period of time.

Comment 104: On the financing end? What kind of financing are you talking about for a rental unit?

Rob Gaudin: It is not a rental unit. It is the purchase of a house. While most of them relate to rental some still relate to purchases. Somebody might assert that they felt discriminated against in the application of the loan. There are also complaints in other jurisdictions that a developer will say to the city that I was discriminated against because I wanted to put this kind of housing in. Sometimes it is a successful complaint and sometimes it isn't. I really want your opinions here about the kinds of things that we have touched upon in the beginning.

(Presentation)

Comment 105: I don't know if there are any land use policy issues. Zoning is a similar function to that. We have some unfair tax policies. There has been a significant amount of investment and revitalization of our urban core from Lane Walker to East Augusta to the downtown areas. We could probably use more of that and focused on attracting a mix of population. Some of what we have talked about and some of what you folks have done. Not just improving housing and getting rid of blight, but attracting business that attracts, like retail that attracts people that want to live in the urban core. I think we have lost one Laney Walker lost a grocery. That doesn't help attract people when they can't get groceries. Luckily there is a Kroger down the way, but to have a neighborhood grocery. Those things are being addressed, but I do not know if our polices are solving the problem.

Rob Gaudin: I guess the underlying question is area they facilitating improvements, are they causing other barriers?

Comment 106: I think there has been success in that. There are people living in places that were blighted. Now there is owner-occupied property. There is rental property and the Housing Department here with their development. I know we are working on a project on the next phase of that. Twig Circle. There is going to be single family and multifamily there. I think things are being done. I was involved when the TEE Center negotiations. There were some components in that that enabled investment in the fee that was being charged to the hotel. That now provided for the ability to finance some projects in our downtown area here. That is good. Those good things have occurred. Look at Laney Walker and the improvements that have taken place in this building and other parts of the neighborhood on the right and left of it. It has proven to be a benefit. Again, there is a huge amount of undertaking here to accomplishment and has taking many many years to go into decay and we need to make sure that everything that we have efforts on takes care of what is bad and make sure that it doesn't happen somewhere else. We could put a lot of focus on one place and also then one of the other places is going to turn into the same situation. I am positive about what is going on in Augusta. I think a lot of good things have happened. I am not the guy that sits here and talks. We certainly have some challenges on our leadership and our government, but go look around the nation and you will see a lot worse problems in other communities. I choose to live here and do my part to be a part of the solution instead of just talking about it and I think that is something that we can all share in.

Comment 107: I do not see there being, like you said, not that many problems with policies fortunately. I am not from Augusta. I have only lived here 22 years now, but I come from Los Angeles where people have taken the initiative to educate themselves on certain issues such as fair housing and I think unfortunately in our area a lot of our renters, a lot of our prospects, they don't educate themselves and they don't know the opportunities that they know have. Everybody seems to go to comfort zones. They go to certain areas where they know they can rent for sure. Instead of taking a chance of going to other areas and expanding the boundaries and trying get something better. I manage a property on East Boundary and I also manage in Old Town and I have been there for eight years. Just the typical prospects that I get that come through my doors are those that want to be treated comfortably. They know that their credit might have some blemishes on it and we can work with them. They feel more comfortable coming into those areas where either they have had family reside there prior or friends. They are not willing to take that step and go out on Washington Road for whatever reasons. I am now president of the Department Association and I interact with those managers all the time and just like my company we have to do annual training on fair housing. They do too. I don't feel that anybody is being discriminated against. However I do feel that there is a lack of feeling of comfort when they go to some of these other properties and how they are treated, to how they are looked upon, because either A they may not fit in with the income restrictions or they may have a blemish on their criminal record that doesn't not make them a bad person. That does not have to be a qualifying factor whether they get into a community or not. I guess that is the owner's choice. It is just unfortunate that people here still feel that they have to stay in certain areas and that is why it is still very segregated here in Augusta. It is. It is very segregated and I don't understand it, but until people take opportunities and initiatives to

educate themselves and know that you are not going to be discriminated against. If that is where you want to live and you meet their criteria you should not, there is no reason that you should not be able to live where you want to live. They too have to be educated that they can step out. They do not have to stay in the confines of where they feel more comfortable. They can live where they want to live if they meet those criteria.

Rob Gaudin: Do you think the consumer would benefit from some form of education?

Comment 108: I saw a billboard not too long ago and I saw the commercials on TV. That is up to them if they want to explore and see what options they have as far as housing opportunities. They don't just have to stay in downtown Augusta. If they want to move to Columbia County. Most of my residents do C and A work or Walmart. I am under the low-income tax credit program. So I do have income restrictions. However some of those people can still qualify in some of these other apartment complexes. They just will not take the initiative to go up there because it is their perception that they won't get in. So they stay in these certain concentrated areas because they feel more comfortable. I don't understand that, but that is because I am not from here. When they do come to my office of course I want the occupancy and I also let them know that if you do to feel comfortable here and this is somewhere you are not going to feel comfortable and fulfill your lease, please by all means go and explore your options. There are some you can still, although you came to low-income tax credit property you still might qualify somewhere else where you might want to live. That is totally on you because of the crime rate. People here all of the bad reputations downtown and especially in the concentrated area where I manage. It is. It is a little tough, but we are in very nice neighborhood. Our houses are scattered throughout Old Town you might have an actual homeowner who is your neighbor of a different race. My renters are made very clear when they sign their leases to be very mindful of that. You are in a neighborhood. You are not in a normal apartment community setting and really you have a better opportunity that once you fulfill your lease here you might want to move on up to somewhere else. Again, you are getting this foundation on how to be responsible and take care of somebody else's asset first. They understand that and a lot of my renters have gone on to buy a home. Some of them have not.

Rob Gaudin: I was asking if some kind of education course would benefit them.

Comment 109: There are. I do not know and I am just an individual but they could go on line. There are plenty of things plastered all over the internet about fair housing. The commercial is out there. There are billboards about it, but as far as on our side, property management side, there are plenty of internet courses that you can take. There is Grace Hill and there is Elizabeth Moreland. They offer courses as well. Again, most property management companies require employees to have it annually, but individuals can educate themselves via the internet at any time.

Comment 110: But you we thinking government sponsored?

Rob Gaudin: There are many ways partnerships can be formed between a variety maybe associations could teach residents who might be interested in something like that.

Comment 111: You really have to be certified to teach it. It is not like you do not want to share the information. I think that the information is shared when interviewing the prospect. When they see the little fair housing logo sometimes they ask what is that for. When they ask we tell them, but I think that now that it is being publicized nationally. Again I see the commercials all the time and the billboard on Washington Road. When I saw them I was like oh boy. Then we were alerted that there are testers in the area that are going to certain properties and testing. You say that there are not any complaints. I do not know if there were any actual complaints, but they are sending testers into the area.

Rob Gaudin: Who is they?

Comment 112: HUD.

Comment 113: There are 25 billboards.

Comment 114: I saw one of them and when I saw it I was like whoa. So they are trying to bring an awareness to it and again like I said a lot of my prospects they come and see me in my particular area because the perception is they probably couldn't rent anywhere else and that is sad. That is very sad. I have some very good residents and some not so good. I have some very responsible residents that I know could go and rent somewhere else, but just because of the fear of being declined they will not. I do know that when they go to certain offices, properties because of either their appearance or hair style, they are not taken seriously until it comes down to what is on paper. At first I am sure that they are not taken seriously or treated the same as someone else who would come in with a nicer outfit or pull up in a nicer car, but income wise they probably qualify. Their appearance doesn't show it, but they qualify. I personally myself believe that it does exist. They may not know that they could file a formal complaint nor do they want to bother with it. They will just go somewhere else where their money will be more appreciated, but still I know it exists.

Comment 115: I don't see it existing. I think that the people can go anywhere they want to go if they qualify. The amount of dollars that they have in their pocket has more to do with qualifying than anything else. If they do not have any money and they do not have a job it is hard to get somebody to rent to you if you are unemployed. We had a guy yesterday and his income check is \$700 a month and he wants to rent something for \$595. I told him that I would be doing you the biggest injustice in the world if I tried to move you from where you are. But I can pay you. Then I said if we go to court what is the judge going to ask me? You rented him a \$595 house and he is only making \$700. I look like the village idiot. I said no I can't help you. It had nothing to do with race. It had strictly to do with financing and he couldn't afford it. I don't see it and we do not have any problems. We have more minorities then any probably any rental property. Probably 80 percent of ours are minorities and we treat

anybody the same. In other words my folks treat those folks they way that they want to be treated.

Rob Gaudin: I was wanting a reply to the land use policy.

Comment 116: Land use policy, I do not see any problem with zoning laws. I see some with the historic section of Augusta. The historic section of Augusta pretty much dominated the Hill section and you have to get their OK to paint a bathroom a different color. I see a problem there with those folks. Property tax policies, I see a tremendous problem there. They are overtaxing anybody that has any rental property. I know that for sure. Permitting process, I don't see a barrier there for fair housing. Housing construction standards, I don't see any of that. Community development policies, I don't see them. I am sure there are some areas that do not want certain people in the neighborhood, but I don't know where they are. Our company managers about 400 rental units and they are scattered all over Augusta. We have 70 in one site and we have 56 in another site and 28 here, but the rest of them are pretty much duplexes, quadplexes, houses, scattered. We like them scattered because it is in a rental environment. We tell the people the same thing that you ought to be aware that you are in a neighborhood and you can't act like an animal. Access to government services, I think that she hit the nail on the head. A lot of these people are too lazy. If you get right down to it and the younger they are the less work ethic they got. We found out. Public administrative actions or regulations, I don't know about that so I will pass the deal to my wife.

Comment 117: I think he has covered it from our office standpoint. Everything that we see, we don't see the discrimination in our office at all.

Comment 118: I have had more time to think. I was given the advantage of listening to everyone else's comments. I just want to talk about Old Town for a moment. We have pretty much half of our units are in Old Town. We have almost 100 units in Old Town. We love Old Town. I used to live in Old Town. I think Old Town would be very interesting for more analysis or review or discussion. I could be wrong, but I think it could be the most integrated neighborhood in Augusta. I mean it in every way. You have doctors; you have people that are bagging groceries that live in Old Town. This is very interesting. There is a very interesting mix of housing stock. One comment that I will make about Old Town that just jumped out at me thinking about our overall discussion is there is very limited number of homes for sale in Old Town. It is not that there are not homes there. There is very little turn over. It is a market that we try to look at closely. We do sell. We have a brokerage operation and that is one of the markets that we follow very closely. There is very little activity there. I don't know if there is infill opportunity. It is not something that we have pursued, but it is a neighborhood that many different kinds of people find desirable. That is all I am saying. People that don't want to live in a homogeneous neighborhood. Whatever portion of the population that is. They like Old Town. Now a lot of people do want to go to a very homogeneous neighborhood so they move to Columbia County. I am just saying that Old Town is very interesting. We like it. There may be some lessons there in Old Town. Going down your list. Zoning laws, we would like to see more informed based zoning and less things like you can have a ceratin type of business. I

think that informed based zoning is the way to go. It makes for an attractive neighborhood and it is also very compatible with our vision of where America, young America wants to go which is walking neighborhoods. I will add this as a side. I disagree with him. I live in Summerville. I love those historic preservation covenants. It keeps out neighborhood whole. Summerville was turning into the large home version of Harrisburg before those covenants were put in place. It stopped it. It would have been all rentals. The large homes were being converted into rental houses and when the covenants were being put into place, people then bought hose houses to put their families in. Now it is one of, if not the strongest pieces of resident tax base in Augusta. So it is paying the freight. I do agree with him on many other things. Just to point that out. Property taxes and I do not know if it is the property tax policy, but there is something going on in this city. There is having various articles on this. The rates are just wacky. I know for example and I will pick on the JB Whites building. The rates that we pay on a condo at the JB Whites building rate triple of a condo on the Southside. I am like what the Hecht is going on? Now there was a time when the old city had more services. Since that day they have moved the fire station out. They have moved the police station out. We don't have anything and as far as I know. I don't live on the Southside, but I know our taxes are a lot higher. There is a gigantic class action law suit that we will happily participate in that this isn't fair.

Comment 119: You all are being hammered in the Hill section. I have never seen taxes as high as what you are paying.

Comment 120: There is something askew. It hasn't hurt Summerville yet, but it is definitely a factor in the core urban market that we work in. We are trying to sell these condos and people are saying that I looked at this condo over here and the taxes were at a much lower rate. I have no explanation for it except that there is this old tax overlay that the commission talks about, but everybody is afraid to address because someone is going to be upset. What is going to happen is somebody's taxes are going to go up. If they push it down here, it goes up over there. Instead I think what they are doing is delaying the judgment until there is a judge in there saying that this is the way it is going to be. That is what is going to happen. We will be on the plaintiff list, I can tell you. Permitting process, I look through the lens of our business. I am highly biased in that way. I admit that completely. What we see is that there are some demolitions that are happening. There are neighborhoods and we are people who take building that some people say are hopeless. We take those buildings and turn them into housing. We use historic preservation tax credits. That is our main tool. There are some of these places that it is not going to work. You have this devastation and it is actually the building that is dragging the neighborhood down. If you could get rid of the buildings you could have redevelopment. That is what needs to happen. In some places there is not enough demolition. Some places there are too much demolition. I will point to something that almost killed us in the last 18 months. That was when Immaculate Conception Church and School were torn down in the Laney Walker neighborhood. They tore down the most historic and structurally sound building in the neighborhood, which was a project that we were interested in. People said well why you didn't do it. Well we were trying to go as fast as we can, but that

building wasn't going anywhere. It was a masonry and steel structure and I don't know what happened. It should not have been allowed is what I am saying.

Comment 121: Savannah Dioceses said to pull the plug.

Comment 122: It is a scar in the neighborhood with what instead should have been a shining star. It was a catastrophe. It hurt Laney Walker neighborhood redevelopment broadly. It is not just that building. It has a ripple effect.

Rob Gaudin: This is a neighborhood redevelopment policy. Somebody allowed that to happen.

Comment 123: Something and I am just jumping around the list here. I am saying that was bad for the neighborhood. Housing construction standards.

Comment 124: I bet somebody got their pockets greased with that.

Comment 125: Well, yeah. Housing construction standards is a problem that we are running into right now. Putting multifamily residents in places and that is the current director of licensing and inspection who handles the permit. He is not the head of the department. Not Rob Sherman, but there's someone who works for him, because the city got sued on an issue. Then he has become hyper conservative on life safety issues especially. We are big on life safety, but there are exceptions in the code for historic preservation. When you start saying things like no you can't, you have to tear this wall down. That destroys the historic fabric of the property. We are trying to walk on this balance beam of where we have to maintain the historic character of this property so that we can get the tax credits or the job is not financially viable and where we have to meet all of the life safety regulations. Sometimes we need just a tiny tiny bit of slack. Like on code of maybe 5/8 sheet rock. There are millions of things. What I am seeing is the previous group allowed some and we were still putting heavy firesides in. A lot of life safety work was going into our buildings, but now it is to the nth degree. The most conservative interpretation. It is crushing us and it is really a problem. I am sure it is not just us. I know that others have run into problems. There is another development going up on Broad Street and who is financing that?

Comment 126: It is very expensive.

Comment 127: They have run into problems with the tax credits because of the same thing. It is in the code that you can make exceptions for historical preservation. Help. Put that in your report please. If you want more.

Comment 128: It sounds like interference to me.

Comment 129: If you want more rental properties in the urban market place then this needs to be addressed.

Comment 130: I already mentioned the bus service and it really needs to be given more serious consideration by the city to serve all residents and not just low-income. The more it

serves the more support it will get. Down here on your next slide this is a zoning/rental housing market comment. In Summerville and particular where I have noticed it at Forrest Hills, these are houses that were built in the late 19th and early 20th century through the 1940's. At that time I don't even know if there were zoning laws, but many of these homes were built with dependency buildings in the back for whatever purpose that had housing in the back. There was a bathroom and you could have an apartment. My own home, we have two dependencies. One was built as the maid's cottage and one was built as the footman, a little carriage house. It was nothing elaborate. We put both of those houses on the rental market. If we were to buy that same piece of land today, we could not build those dependencies. People that have larger homes that have that same footprint. Those building that may have been torn down in the past cannot go back and build those dependencies because of zoning laws. This is a very bad thing for urban development. It is lower income housing. It is in a nice area and you just eliminated it. You just made you lighter shade whiter by not allowing that kind of housing.

Comment 131: Zoning codes allow you to build a structure not more than 30 percent of the square footage of the primary residents.

Comment 132: Almost all of these structures are built with zero setback line which is no longer allowed. That is the number one problem is the set back. Those structures were built originally right on the property line and if they are gone you cannot go back. Also and something I noticed we have renter restrictions when I lived in Forrest Hills, they said that you cannot add a bathroom. We had a three car garage and they said that we could not put a bathroom back there because it could be considered housing. We are on like an acre lot. I did not know what the exact reason was, but I knew that we couldn't because it could be considered a rental market though that that was ridiculous. I am a little concerned.

Comment 133: You can do that, but it can't have a kitchen.

Comment 134: Yea, but I am a little concerned. Let's just say that it is going to rent for less than the house so people with less income are going to live there. Draw your own conclusions. It has been blocked.

Rob Gaudin: That would be NIMBYism?

Comment 135: Something is going on.

Comment 136: The tail is wagging the dog.

Comment 137: I think it is like something like when people do not want sidewalks because they are afraid of who is going to come walking down the sidewalks. Come on. I have never seen that happen.

Comment 138: From a zoning point we need to update our zoning policy. We have a suburban policy that covers the entire municipality. We need an urban zoning standard and a suburban zoning standard and we do not have that.

Comment 139: For the neighborhood based, form based, if the form in this neighborhood is a house with an out building then you should be able to have a house with that out building. Ask the people in the neighborhood how they feel about it. Try.

Comment 140: We also rent the cottage on our property.

Comment 141: It is very common that there are places where it could and should be built. It would add to the vibrancy of the neighborhood.

Comment 142: We feel good if we are out of town and our tenants are there.

Comment 143: I feel the same way. I like having people in the back. It is fenced. We have those cottages and people there all the time. I like it.

Rob Gaudin: One of the things that we are going to ask in the survey is are you aware of any city/ county ordinance policy or plan. What I want to propose to you if it would be more useful? These things that we are talking about. That you were talking about enhance the integration. Not just racial and ethnic built enhance the immigration.

Comment 144: I think a plan is OK. An ordinance or a regulation we do not need any more of those, but a plan.

Comment 145: A plan that affects the report that you are going to generate. I guess it will get an assessment if we have any impediments. We have talked about some. Certainty knowing where you are going to go with this. I think right now our goal is to make sure that we do not have everybody move out to Columbia County, apparently leaving just people that can't have that option.

Rob Gaudin: What I have taken away from this is that there are certain things that would make many areas more desirable if you can increase functionally the density.

Comment 146: Yes.

Rob Gaudin: So having further integration of both economic and racial.

Comment 147: I feel like a broken record, but having a better bus service. I think helps everybody. I think that everybody benefits. People who need the worker benefit.

Rob Gaudin: In the beginning of this you didn't see how we could possibility affirmatively further fair housing, but now you have been the greatest spokesperson. I want to thank you very much.

Comment 148: I thought that you were looking at more of the discrimination based side which I am very sensitive to that. We train. We insist on it. Every time my phone rings and my leasing agents say that was a very strange person, I say it could be a tester so I hope you were very nice. Of course I told him to come in.

Rob Gaudin: I am also happy that this process is also an educational tool. Now you understand what we are also trying to do. This is really ultimately it.

Comment 149: There is room for improvement, but I think the action is going to go beyond the folks in this room.

Comment 150: I think that there folks in this room are the exception and not the rule.

Comment 151: Just the fact that we showed up here today says a lot.

Comment 152: With 25 billboards in the area that draws a lot of awareness. Again it is up to those individuals to read it. Explore it and understand that they are not stuck in certain areas in town. That is just my opinion for what I see. I wasn't born and raised here, but I have been here for quite some time. I see, gosh you make good money and why would you want to stay right here when you could go somewhere else. I appreciate your business, but why would you want to stay right here, but that is just the mentality. They just fell like this is where I feel comfortable.

Comment 153: People self-segregate.

Comment 154: That is fine. If that is their comfort zone I am good with it. At least it would be nice for them to know and have that bit of information to you that you can step on out here and it is not going to hurt you. When they go to certain places that they are treated fairly. That they are treated as individuals. I have been to a couple of places because we have to shop certain places and some folks do not have a standard form that says their qualifying criteria. That is a problem. That is a problem. Everybody should be given that same form. Our qualifying criteria are that you have to bring home at least two times of the rent. That is what it is for one person and that is what it is for everybody unless they have a housing voucher. That is also explained on our qualify criteria as well. We count that as an income and certain people do not know that. Certain people are being told that they are running credit and criminal reports, but they are actually not. They are looking on the Augusta Richmond County website to see if they had any evictions filed against them. I know that that happens. I hear it all the time. Not only have they taken this persons application fee. They are denying them from getting in. They do not know that when you run that credit or criminal report you have to send them a letter. They are just being verbally told. You have to send them a letter in writing. So those things happen and those things come along with training or ignorance won. I know how I would feel if someone every accused me of discrimination and slapped a fair housing law suit on me personally and my company. That would be the worst feeling in the world. You possible would have to battle it on your own. So there has to be more education on it for these owners and management companies as well as these individuals trying to rent and purchase.